

2004 0630

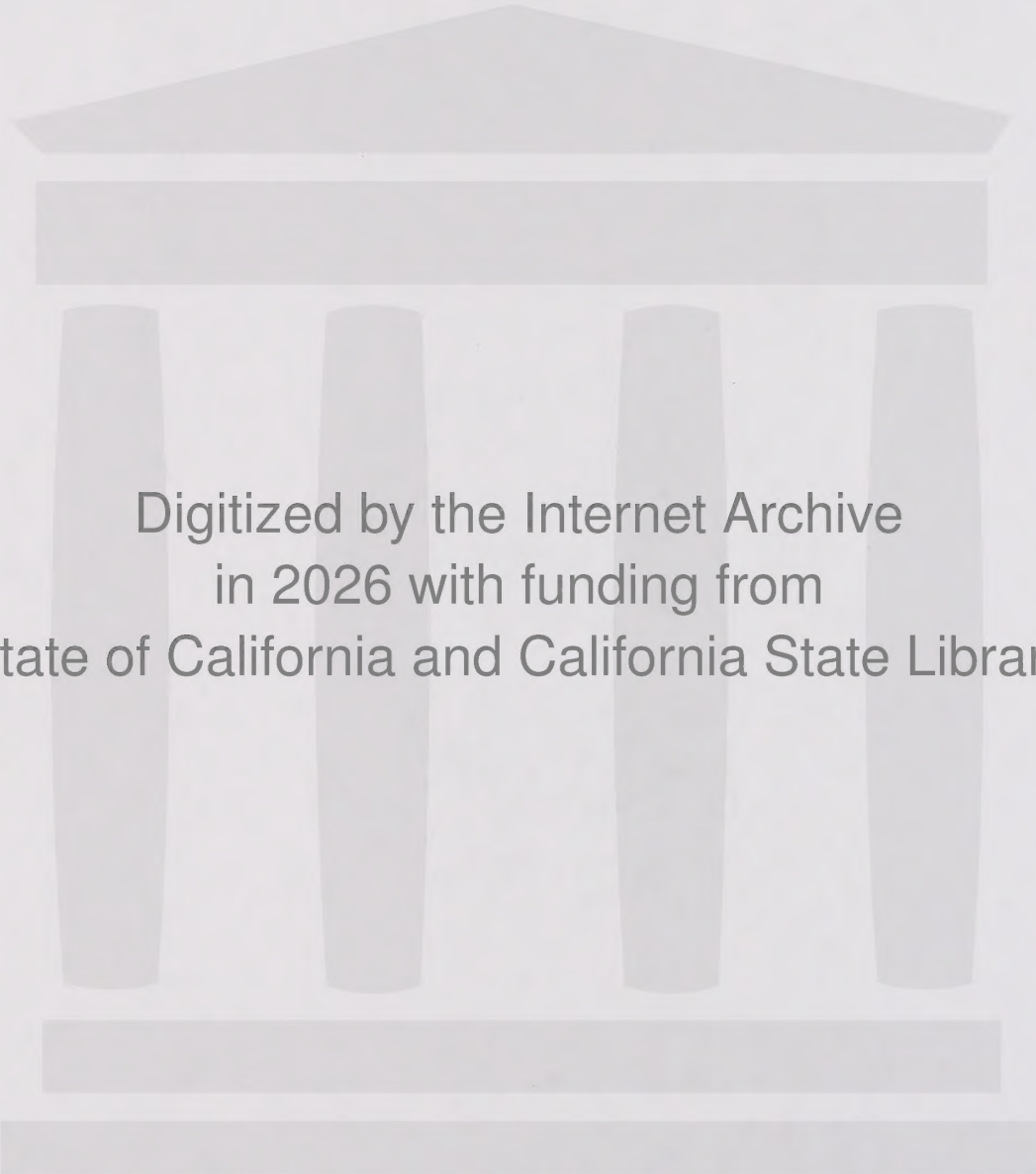
IGSL

CITY OF VICTORVILLE GENERAL PLAN



INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY
NOV 02 2004
UNIVERSITY OF CALIFORNIA

HOUSING ELEMENT Update 2000



Digitized by the Internet Archive
in 2026 with funding from
State of California and California State Library

<https://archive.org/details/C101746671>

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION	1
Update 2000	1
Purpose of Element	1
Relationship to Other General Plan Elements (Update 2000)	3
GOALS	3
HOUSING PLAN	3
Population Trends	3
Employment Trends	13
Housing Needs	18
Victorville's Housing Characteristics	33
Residential Land Inventory	41
Governmental Constraints	44
Non-Governmental Constraints	55
Energy Conservation	57
Assisted Housing	57
Assisted Housing (Update 2000)	57
Housing Action Plan	67
Housing Action Plan (Update 2000)	68
GOALS, POLICIES, AND IMPLEMENTATION MEASURES AND PROGRAMS	80

LIST OF FIGURES

	<u>Page</u>
Figure 1	Populations Projections 7
Figure 1a	Populations Projections (Update 2000)..... 9
Figure 2	Generalized Undeveloped Residential Lands 49
Figure 2a	Generalized Undeveloped Residential Lands (Update 2000)..... 50
Figure 3	Installed Mandatory Measures 58

LIST OF TABLES

	<u>Page</u>
Table 1	Population 4
Table 1a	Population (Update 2000) 5
Table 2	Population Trends, Victorville and Surrounding Areas 4
Table 2a	Population Trends, Victorville and Surrounding Areas (Update 2000)..... 5
Table 3	Race and Ethnicity - 1980/1990 Census 11
Table 4	Income by Ethnicity - % of SCAG Region Family Median 11
Table 5	Age Characteristics of the Population 12
Table 6	Household Composition - 1990 Census 13
Table 7	Labor Force Data for Selected SCAG Region Cities 1995 - Labor force, Employment, Unemployment, Unemployment Rates 14
Table 7a	Labor Force Data for Selected SCAG Region Cities (Update 2000) - Labor Force, Employment, Unemployment, Unemployment Rates 15
Table 8	Job Locations for Victorville's Residents 15
Table 9	Job Locations for Victorville Residents within Victor Valley 16
Table 10	Labor force by Occupation - 1990 17
Table 11	Victorville's Employment Characteristics 17
Table 11a	Victorville's Employment Characteristics (Update 2000) 18
Table 12	Regional Housing Needs Allocation (1989-1996)..... 19
Table 13	Housing Needs Progress To-Date 20
Table 14	Quantified Housing Need Objectives 20
Table 12a	Regional Housing Needs Allocation 1998-2005 (Update 2000)..... 21
Table 13a	Housing Needs Progress To-Date (Update 2000)..... 23
Table 15	Maximum Home Price by Income Category - Four Person Household 34
Table 15a	Maximum Home Price by Income Category - Four Person Household (Update 2000) 35
Table 16	Homeless Services Client Data 38
Table 16a	Homeless Services Client Data (Update 2000)..... 38
Table 17	Residential Land Use Categories and Acreage 41
Table 17a	Residential Land Use Categories and Acreage July 31, 2000 (Update 2000)..... 42
Table 17b	Residential Development Standards (Update 2000)..... 47
Table 18	Permit Processing Fees 51

Table 18a	Permit Processing Fees (Update 2000)	52
Table 19	Residential Development Fees	54
Table 20	Affordable Housing Programs.....	59
Table 21	Summary of Existing Assisted Housing Programs in Victorville	60
Table 21a	Summary of Existing Assisted Housing Programs in Victorville (Update 2000)	61
Table 22	Multiple and Single Family Revenue Bond Projects	62
Table 23	Federally Assisted Projects at Risk of Conversion	62
Table 22a	Multiple and Single Family Revenue Bond Projects (Update 2000)	63
Table 23a	Federally Assisted Projects at Risk of Conversion (Update 2000)	63
Table 24	1996 Rental Subsidy Rate Maximums.....	65
Table 24a	Rental Subsidy Rate Maximums (Update 2000)	66
Table 25	Estimated Costs of Apartment Construction	70
Table 25a	Estimated Costs of Apartment Construction (Update 2000).....	71
Table 26	Estimated Costs of Single Family Housing Construction	72
Table 26a	Estimated Costs of Single Family Housing Construction (Update 2000).....	73
Table 27	Victorville Housing Action Plan.....	77

INTRODUCTION

Update 2000

Section 65588 of the California Government Code requires each local agency within the regional jurisdiction of the Southern California Association of Governments (SCAG) to update its housing element by December 31, 2000. Therefore, this element has been updated to fulfill this requirement. Information that has been updated as part of the 2000 update is shown in an italic font and is placed immediately following, or closely thereafter, the original text.

The City of Victorville last updated its housing element as part of the comprehensive revision to the general plan which was adopted by the City Council on July 15, 1997. The California Department of Housing and Community Development – Division of Housing Policy Development reviewed the housing element of 1997, as required by law, and determined that it was in “full compliance with State housing element law (Article 10.6 of the Government Code.)”

This 2000 update provides more current data within the element. It should be noted that a substantial amount of information within the element is based on 1990 census data. Although the census was conducted in the Spring of 2000, community-level data is not expected to be released until 2001. Therefore, 2000 census data will be included in the next housing element update which is due June 30, 2005.

Purpose of this Element

State law is very specific concerning the preparation and content of Housing Elements. The State Legislature recognizes the importance of the Housing Element in the implementation of statewide housing goals which call for the provision of decent and sound housing for all persons. State law further emphasizes the importance of providing affordable housing to all income groups, indicating that it is the responsibility of local government to make sure this goal is realized. The mandated requirements concerning the preparation of housing elements is based on the following concerns outlined in Section 65581 of the California Government Code:

- Local governments should recognize their responsibilities in contributing to the attainment of the State's housing goals.
- Cities and counties should prepare and implement housing elements coordinated with State and Federal efforts in achieving the State's housing goal.
- Each local jurisdiction should participate in determining the necessary efforts required to attain the State's housing goals.
- Each local government must cooperate with other local governments in addressing regional housing needs.

California Government Code Sections 65580-65589.5 require that all cities and counties prepare a Housing Element as part of the required General Plan. Further, the State requires all cities and

counties to review and update their housing elements every five years. This mandate is intended to ensure that cities and counties will conduct an appraisal of the community's housing resources and develop policies and programs for the provision and preservation of suitable housing for all residents regardless of race, income or age. All available land resources must be evaluated for their potential as sites for future housing. This evaluation also includes considerations of job access, community services and facilities, and general development potential. In addition, the housing element must analyze demographic and socio-economic characteristics of a community to ensure that housing goals, policies, and programs are suited to the needs of the City.

Pursuant to State law, the housing element shall contain an assessment of housing needs and an inventory of resources and constraints relevant to the satisfaction of these needs including the following:

- Analysis of population trends based upon historic, current and projected growth rates and local demographics.
- Analysis of employment trends based upon job location, labor force distribution and employment characteristics data.
- Projection and quantification of Victorville's existing and projected housing needs for all income groups.
- Analysis and documentation of Victorville's housing characteristics including: Level of housing cost compared to ability to pay; overcrowding; and housing stock condition. Analysis of housing for special needs groups including: Handicapped, elderly, larger families, female-headed households, families and persons in need of emergency shelter.
- An inventory of land suitable for residential development including vacant sites and sites having redevelopment potential and an analysis of the relationship of zoning, public facilities and services to these sites.
- Analysis of existing and potential governmental constraints upon the maintenance, improvement, or development of housing for all income levels including: Land use controls, building codes, site improvement, fees, exactions, processing and permit procedures.
- Analysis of existing and potential non-governmental (private sector) constraints upon maintenance, improvement, or development of housing for all income levels including: Financing, land cost, and construction cost.
- Analysis of opportunities for energy conservation with respect to residential development.
- Analysis of existing assisted housing developments and program efforts for preserving assisted housing in the City.

Relationship to other General Plan Elements (Update 2000)

The eight elements that comprise the Victorville General Plan are required by law to be internally consistent. The elements of the general plan provide a framework for development of those facilities, services and land uses necessary to meet the needs and desires of Victorville's residents. To ensure that the needs are clearly addressed throughout the general plan, all of the elements must be interrelated and interdependent.

The Victorville General Plan was comprehensively revised in 1997 and adopted by the City Council on July 15, 1997. The recent revision of the general plan reflects current city policies. Further, this Housing Element Update is consistent with the policies and proposals set forth by the Victorville General Plan. The city will ensure that consistency will be maintained with all elements of the general plan.

GOALS

- GOAL 1: Victorville as a community which encourages the provisions of a wide range of housing by location, type of unit, and price to meet the existing and future housing needs in Victorville.
- GOAL 2: Victorville as a community which provides housing for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.
- GOAL 3: Victorville as a community which encourages the maintenance and preservation of the existing housing stock.
- GOAL 4: Victorville as a community which encourages the proper utilization of the undeveloped residential areas of the City.
- GOAL 5: Victorville as a city encouraging changes in State housing law to accurately reflect community housing needs.

HOUSING PLAN

Population Trends

Historic and Current Population

The City of Victorville experienced significant population growth in the late 1980's and was among the fastest growing areas in the State. However, recent growth rates have slowed. Currently the City of Victorville is ranked No. 21 in the State for population growth between 1994 and 1995 with a current population of 60,577 (See Table 1). Table 2 reveals that the City's growth rate, while slowing, still exceeds the growth rates experienced within San Bernardino County during the same period. This rate of growth can be attributed, in part, to the relatively low cost of land and housing. Individuals who cannot afford housing in Los Angeles, Orange County and the west end of San Bernardino County have migrated to Victorville. Consequently, many

developers have constructed housing units emphasizing affordable home buying opportunities to a wide range of income groups.

Table 1
POPULATION

Year	Population	Change from Preceding Period	Percent Change from Preceding Period	Percent Change Annually
1962	8,110 ¹	-	-	9.70
1965	11,200 ¹	3,090	38.1	12.70
1970	10,845 ²	-355	-3.2	-.63
1975	12,450 ¹	1,605	14.8	2.96
1980	14,220 ²	1,770	14.2	2.84
1985	20,233 ¹	6,013	42.3	8.46
1990	40,674 ²	20,441	101.0	20.21
1995	60,577 ¹	19,903	48.9	9.78
¹ State Department of Finance Estimate				
² U.S. Census				

Table 2
POPULATION TRENDS, VICTORVILLE AND SURROUNDING AREAS

Jurisdiction	1980	1985*	1990	1995*	% Change 1990-1995
Victorville	14,220	20,397	40,674	60,577	48.9%
Barstow	17,690	19,677	21,472	22,619	5%
Fontana	37,111	49,481	87,535	105,240	20%
Redlands	43,619	50,511	58,317	67,284	13%
San Bernardino City	118,794	135,746	164,164	185,942	13%
San Bernardino County	895,016	1,062,713	1,418,380	1,618,158	14%

Source: U.S. Bureau of the Census

* California Department of Finance

Historic and Current Population (Update 2000)

As part of the Update 2000, the official population estimates from the California Department of Finance were reviewed and it was determined that the 1995 city population as shown in Table 1 had been revised from their preliminary estimate of 60,577 to 58,851 as shown in Table 1a.

Additionally, there have been revisions to surrounding jurisdictions populations which are shown in Table 2a.

Tables 1a and 2a demonstrate that recent growth rates have slowed considerably for the City of Victorville and surrounding areas, excepting Barstow, since the last housing element update which was adopted in July, 1997. Between 1990 and 1995 Victorville had a population increase of 44.7 percent or 8.94 percent annually whereas the population increase for the 1995 – 2000 period was 9.5 percent or 1.9 percent annually. In terms of numerical growth the city increased its population by 18,177 persons between 1990 and 1995 whereas 5,604 persons were added between 1995 and 2000. Therefore, the population increase between 1990 and 1995 was nearly five times the rate for the latest five year period based on the percentage of growth and over three times for numerical growth. Both internal and external factors have contributed to the significant downturn in growth and will, in all likelihood, prevent the City from returning to a growth rate commensurate with that which was experienced in the late 1980s. Examples of these factors include the statewide recession of the late 1980s and early 1990s coupled with the closure of George Air Force Base.

Table 1a
POPULATION (Update 2000)

Year	Population ¹	Change from Preceding Period	Percent Change from Preceding Period	Percent Change Annually
1995	58,851	18,177	44.7	8.94
2000	64,455	5,604	9.5	1.90
¹ California Department of Finance Estimate				

Table 2a
POPULATION TRENDS, VICTORVILLE AND SURROUNDING AREAS (Update 2000)

Jurisdiction	1990	1995	2000	% Change 1990-1995	% Change 1995-2000
Victorville	40,674	58,851	64,455	44.7%	9.5%
Barstow	21,472	21,974	23,290	2.3%	6.0%
Fontana	87,535	102,230	117,395	16.8%	14.8%
Redlands	60,395	65,411	67,771	8.3%	3.6%
San Bernardino City	164,676	180,731	186,351	9.7%	3.1%
San Bernardino County	1,418,380	1,572,676	1,689,281	10.9%	7.4%
Source: California Department of Finance					

Population Projections

Population projections are designed to project an area's population at some point in the future. A series of population projections were employed to project the Planning Area's population in

2000, 2005, 2010, and 2015. These projections consider population growth due to both immigration and natural increase.

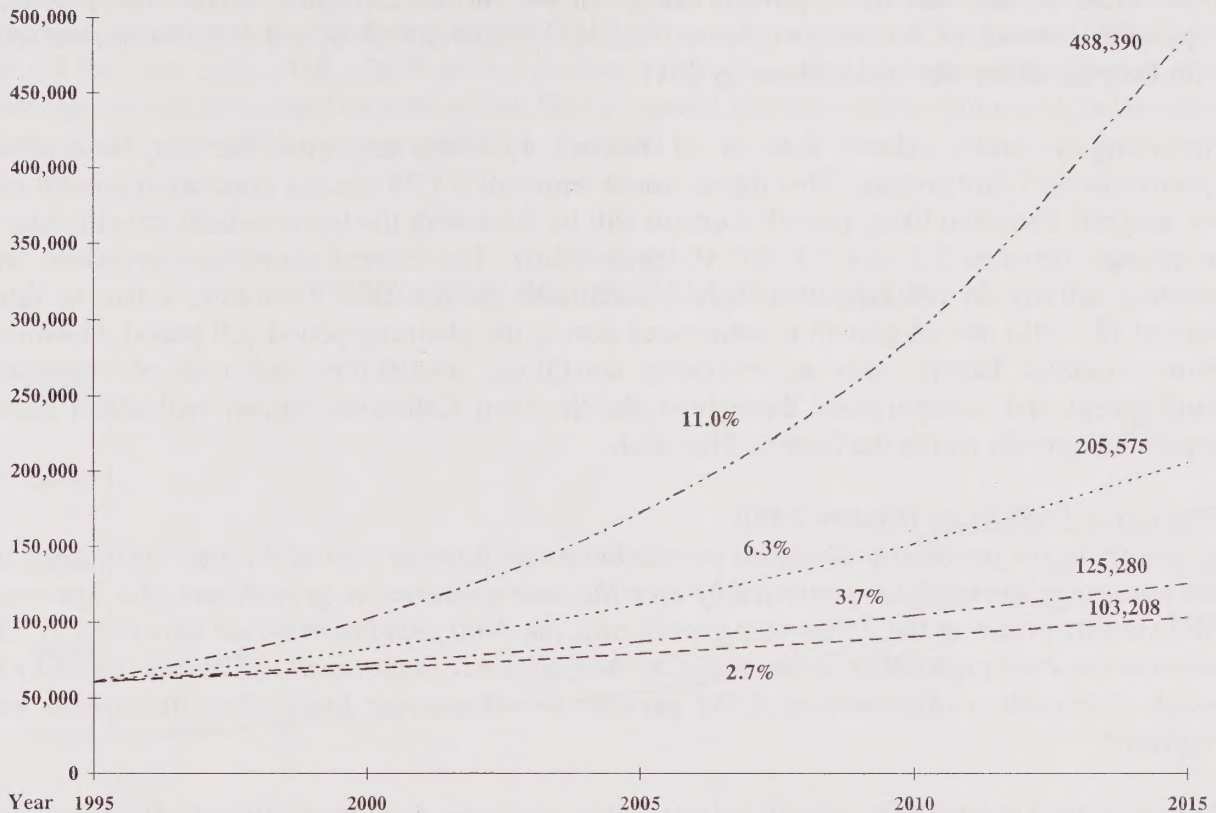
A "projection" refers to future population levels based on a set of assumptions contained in a particular method of calculating the projection. Analysts generally use several projection techniques with the resulting set of projections often containing a minimum, maximum, and midpoint range. No particular population projection technique has been found to be consistently more accurate than any other technique.

Based upon the land use policy as outlined in the Land Use Element, 106,062 units, in addition to the existing 22,768 units, could be constructed within the General Plan area assuming eighty percent build-out. Assuming a constant household size of 2.6 persons for the various types of housing units, the potential population of the General Plan area would be approximately 334,958.

Three of the four different growth scenarios used to project the City's population are based upon historical growth periods while the fourth is based upon Southern California Associated Governments (SCAG) projections for the R.S.A. in which Victorville is located (see Figure 1).

The first projection assumes population growth would be comparable to historic growth rates between 1970 and 1980 of 2.7 percent. The decade of the 1970's was marked by oil shortages and gasoline price increases. This resulted in higher vehicle operation costs which, coupled with the uncertainty of future fuel price increases, made long distance commuting from Victorville to centers of employment unattractive. In addition, there was not an extreme disparity in the price of housing between regions. The projected population for each of the years would be 69,209, 79,070, 90,337, and 103,208 respectively.

Figure 1
POPULATION PROJECTIONS



The second projection assumes an annual growth rate of 3.7 percent from 1990 to 2010, and 2.3 percent from 2010 to 2015 based upon SCAG projections in the Regional Comprehensive Plan and Guide adopted September of 1994. These projections are based upon geographic, transportation and economic models which track historic growth patterns, land use distribution, travel time to employment centers, as well as the type of jobs available. In addition, survey responses from individual cities, collected in 1991, were used. Projected population for each of the years would be 72,644, 87,116, 104,469, and 125,280 respectively.

The third projection assumes a 6.3 percent annual growth rate representing the City's average population increase from its incorporation in 1962 to 1995. This projection discounts the extremes of low and high growth periods which are reflections of change in the economy and related factors. However, this projection does not account for annexation of properties and their existing population, and therefore assumes a proportionate increase in area. The projected population for each of the years would be 82,219, 111,593, 151,462, and 205,575 respectively.

The fourth projection assumes an annual population growth rate of 11 percent, comparable to the period between 1980 and 1990. The decade of the 1980's was marked by both increased Federal spending on the military, which created additional jobs, and foreign investment along the west

coast that inflated property values. In addition, oil prices became relatively stable. The disparity in housing prices between higher cost coastal regions and the lower cost High Desert area along with predictable fuel costs made commuting long distance to centers of employment economical. This would be the least likely growth rate given the current economic trends. The projected population for each of the years would be 102,076, 172,004, 289,836, and 488,390 respectively, with the population nearing build-out by 2011.

According to utility release data as of January 1, 1996, this year the City has added approximately 1,069 persons. This figure would represent a 1.76 percent population growth rate for the year. The most likely growth scenario will be those with the lower overall growth rates; a percentage between 2.7 and 3.7 (SCAG projections). The current economic conditions and building activity do not support a higher, sustainable growth rate. Therefore, a two to three percent (2 - 3%) rate of growth is anticipated during the planning period (20 years). However, many dynamic factors such as economic conditions, availability and cost of resources, employment and transportation throughout the Southern California region, will affect future population growth within the General Plan area.

Population Projections (Update 2000)

In analyzing the previously identified population projections as part of Update 2000, the City has not grown as rapidly as projected by even the most conservative growth rate of 2.7 percent. Had the City grown at the 2.7 percent growth rate, the 2000 population would have been 67,237 whereas the 2000 population, as estimated by the California Department of Finance, was 64,455 which represents a difference of 2,782 persons or 4.1 percent lower than that which was projected.

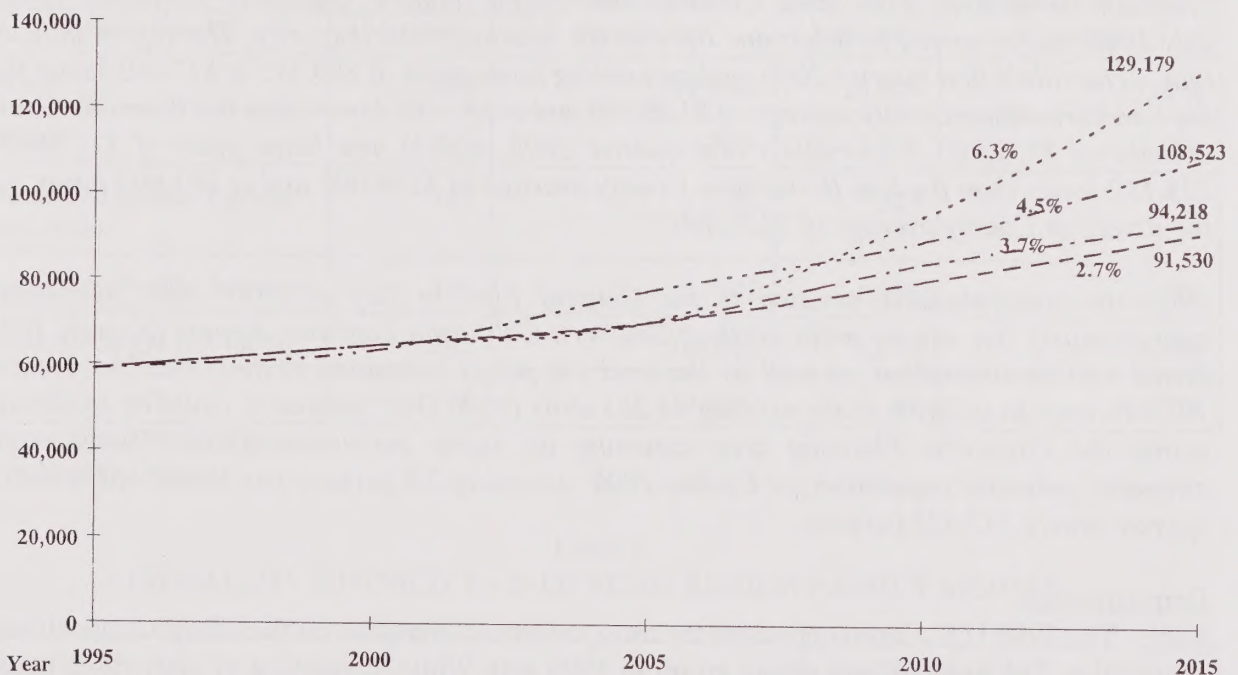
As part of the Update 2000, the official population estimates from the California Department of Finance were reviewed and it was determined that the 1995 city population of 60,577 as identified in the 1997 element was a preliminary estimate and that it had been revised to 58,851. The revised population estimate is now used as the base population in Figure 1a. Since the 2000 population estimate of 64,455 is known, it is also reflected in Figure 1a.

In updating the existing population projections, the assumption was made for the first three population growth scenarios, that the city would grow at an average annual percentage rate of 1.7 percent until the year 2005 which is consistent with the growth over the past five years and is consistent with the RHNA construction need of 2,500 which is discussed under the Summary of Needs (Update 2000) section. After 2005, the population estimate percentages as shown in the 1997 element were used. The eleven percent annual population growth rate has not been shown in Figure 1a since it reflects a growth rate that occurred in the 1980s which is unlikely to reoccur.

Based on the revised population estimate for 1995 and the estimate for 2000, as well as the assumption that the city's population will grow at 1.7 percent until 2005, the projected population for 2005, 2010, and 2015 in the first population growth scenario would be 70,123, 80,115, and 91,530 respectively. The second population growth scenario would be 70,123, 84,092, and 94,218. The third population growth scenario would be 70,123, 95,176, and 129,179.

The fourth population growth scenario is based on the SCAG 1998 Regional Transportation Plan. In the plan, SCAG forecasts the city's population to be 63,189 in 2000, 77,490 in 2005, 89,379 in 2010, and 108,523 in 2015. Based on the provided estimates, SCAG forecasts an average annual growth rate between 2000 and 2005 as approximately 4.5 percent, 2005 – 2010 as 3.1 percent, and 2010 – 2015 as 4.3 percent. This revised SCAG growth projection is in contrast to that forecasted as part of the 1994 Regional Comprehensive Plan and Guide where the population for 2015 was projected to be 125,280.

Figure 1a
POPULATION PROJECTIONS (Update 2000)



According to utility release data for the period between January 1, 2000 and July 31, 2000, the City has added approximately 478 persons. This figure would represent a 1.27 percent population growth rate for the year. However, it is anticipated that the annual growth rate will increase to one of/or a combination of the aforementioned population growth scenarios as the economy of the Victor Valley continues its recovery from the recession of the early to middle 1990s. The recovery is expected to occur as a result of Victorville's efforts to attract new industrial and commercial operations to the city as well as external factors such as the increase in median house price disparity between Victorville and the more urbanized areas of the Inland Empire. This median house price disparity has historically contributed to Victorville's growth.

The Final Program Environmental Impact Report for the Victor Valley Redevelopment Project (SCH #93092093) prepared in December of 1993 indicates that with the closure of George Air

Force Base in 1992, there was a decline in the employment base of approximately 5,463 jobs. However, the report indicated that there would be approximately 8,553 airport operation jobs by 1998 and by 2013, it was estimated that the direct operational employment at the airport could reach 25,253. According to the Southern California Association of Governments 1998 Regional Transportation Plan, 21,760 additional jobs will be created in Victorville by 2015. As of September 2000, there were only 1,150 jobs at Southern California Logistics Airport, SCLA, (the former George Air Force Base). The current number of jobs equates to only twenty-one percent of that forecasted for 1998. Since the number of jobs at the airport is currently 4,293 less than that existing prior to base closure, a portion of the SCAG forecasted jobs between 2000 and 2005 will serve to replace the existing job deficit. Although the SCAG forecasted number is less than that projected by the VVEDA EIR, the potential job creation in Victorville after 2005 would stimulate housing production.

The San Bernardino Associated Governments' Inland Empire Quarterly Economic Report, July 2000 was reviewed to determine the current housing price disparity. The report indicates that Victorville's first quarter 2000 median existing home price of \$90,595 is \$17,405 lower than the San Bernardino County average of \$108,000 and is \$41,405 lower than the Riverside County average of \$132,000. Victorville's first quarter 2000 median new home price of \$137,888 is \$58,112 lower than the San Bernardino County average of \$196,000 and is \$83,000 lower than the Riverside County average of \$220,000.

Since the comprehensive revision to the General Plan in July of 1997, the City annexed approximately five square miles north of Southern California Logistics Airport (August, 1998). Based on this annexation, as well as the land use policy contained in the Land Use Element, 107,590 units in addition to the existing 24,265 units (2000 DOF estimate), could be constructed within the Victorville Planning area assuming an eighty percent build-out. Therefore, the estimated potential population for Update 2000, assuming 2.6 persons per household, would be approximately 342,823 persons.

Demographics

Race - The 1990 U.S. Census provides the most current information on the ethnic composition of Victorville. The predominant ethnic group in 1990 was White, consisting of sixty-three percent (63%) of the population. Hispanics made up twenty-three percent (23%), Blacks accounted for 9.2 percent, followed by Asians at 3.3 percent. The ethnic composition has approximated that of the county, with the exception of the Black population, and of the six counties SCAG Region, which continues to evolve toward higher proportions of people of Hispanic and Asian descent. The White, Black and American Indian populations have decreased while the Hispanic and Asian populations have increased since 1980. Table 3 summarizes the 1990 Census information in comparison to the 1980 Census data. This shift in ethnic composition may create a change in the housing needs of the general plan area.

Table 4 shows that within the SCAG Region more than one-third (1/3) of Hispanic and Black households are classified as very low income, as well as one-fourth (1/4) of Asian households. Therefore, an additional need for low income housing units may occur over time if these income and population trends continue. In addition, the SCAG Regional Comprehensive Plan and Guide (RCPG) also states that "[t]he ethnic make up of this population [SCAG six county region] will

continue to evolve toward higher proportions of people of Hispanic and Asian descent. Whereas, in the past, migration played a dominant role in population increase births will constitute the major portion of future growth." According to the 1990 Census data, persons per unit, by race were as follows: White - 2.76; Black - 3.15; American Indian - 4.30, Asian - 2.98; Hispanic - 3.61; and Other - 3.79. The increase in the Hispanic proportion of the population may contribute to the overall increase in persons per household and over-crowding of units. An increase in the occupancy per unit can increase the rate of deterioration of housing.

Table 3
RACE AND ETHNICITY-1980/1990 CENSUS

Ethnic Groups	1980		1990	
	Number	Percent of Total Population	Number	Percent of Total Population
White*	9,889	69.50%	25,827	63.00%
Black*	1,523	10.70%	3,750	9.20%
American Indian, Eskimo and Aleut	165	1.20%	323	.79%
Asian and Pacific Islander	286	2.00%	1,352	3.30%
Spanish Origin (all races)	2,282	16.00%	9,353	23.00%
Other*	75	0.50%	69	.17%

Source: 1980, 1990 U.S. Census

* Not Spanish Origin

Table 4
INCOME BY ETHNICITY - % OF SCAG REGION FAMILY MEDIAN

MEDIAN INCOME	WHITE	BLACK	HISPANIC	AMERICAN INDIAN	ASIAN
0-50%	0.18	0.37	0.38	0.29	0.25
51-80%	0.12	0.16	0.21	0.16	0.13
81-95%	0.07	0.08	0.09	0.08	0.07
> 95%	0.61	0.39	0.32	0.47	0.55

Adapted from the Regional Comprehensive Plan and Guide (SCAG), May 1995.

Age - Both the 1980 and 1990 Censuses provided information concerning the age of the population within the City of Victorville. These statistics make it possible to compare the data over time and to notice shifts in the age of the population.

Examination of Table 5 reveals that the number of pre-school and primary school aged children increased by 266.7 percent and 240.4 percent respectively. Further, the working aged segment has increased proportionately at 234.9 percent indicating an increase in the number of young families. The retirement aged group has experienced approximately the same rate of increase (180.7%) as the general population (186%); however, they have decreased as a percentage of the total population. The implications of this demographic trend is that an emphasis will have to be placed on providing services and facilities such as schools and parks for families. Finally, the retirement aged segment of the population will require additional services and facilities. Continuation of these demographic trends will be dependent upon the availability of relatively affordable housing, employment opportunities in the region and the establishment of services to attract and support these age segments.

Table 5
AGE CHARACTERISTICS OF THE POPULATION

Age Group	1980		1990		Change	
	No.	%	No.	%	No.	%
0 - 4 (pre-school)	1,139	8.0	4,177	10.3	3,038	266.7
5 - 14 (primary school)	2,042	14.4	6,951	17.1	4,909	240.4
15 - 19 (high school)	1,411	9.9	2,512	6.2	1,101	78.0
20 - 24 (college, apprenticeship)	1,591	11.2	3,005	7.4	1,414	88.9
25 - 54 (working)	4,889	34.4	16,373	40.2	11,484	234.9
55 - 64 (early retirement)	1,469	10.3	2,952	7.3	1,483	101.0
65+ (retirement)	1,679	11.8	4,704	11.5	3,025	180.7
Total	14,220	100.0	40,674	100.0	26,454	186.0

Source: 1980, 1990 U.S. Census

Households - A household, according to the Bureau of the Census, is any group of persons living together in a dwelling unit. A survey of household characteristics is useful to determine overcrowding or under-utilization, household size, and socio-economic characteristics.

In 1995 Victorville's total household population (excluding group quarters) was estimated to be 60,091 persons occupying 22,768 units (California Department of Finance Estimate); the average household size was estimated at 3.122 persons. The number of persons per unit has continued to increase annually since 1988, while the vacancy rate has also increased over the past five years. The increase in the number of young families along with shifting ethnicity may account for the household size. Furthermore, as noted in Table 5, the retirement age population, while increasing in total numbers, has actually slightly decreased as a percentage of the total population.

In addition to households, a small portion of the population lives in group quarters, which include home care centers, convalescent homes, rooming houses, and the county jail. In 1990, these group quarters housed 421 persons.

Families, defined by the Bureau of the Census as persons living in the same household who are related to the householder by birth, marriage, or adoption, comprised seventy-five percent (75%) of the households in 1990 further indicating an increase in families. Single person households accounted for twenty percent (20%) of household population. Table 6 summarizes Census statistics describing household composition for 1990.

Table 6
HOUSEHOLD COMPOSITION - 1990 CENSUS

	Number	Percent	Average Size
Families	10,604	76.0	3.27
Single Persons	2,878	21.0	1.00
Other - Group Quarters	421	3.0	N/A
TOTAL	13,903	100.0	2.83

Source: 1990 U.S. Census

Households (Update 2000) -The household population (excluding group quarters) for Victorville was estimated by the California Department of Finance, to be 63,969 persons occupying 24,265 units as of January 1, 2000. The average household size increased from 3.122 in 1995 to 3.174 in 2000. The number of persons occupying group quarters rose from 421 in 1995 to 486 in 2000. Therefore, the estimated total population in 2000 was 64,455 persons.

Employment Trends

Employment Characteristics

Victorville serves as the primary employment center for residents in the high desert providing nearly half the jobs in the Victor Valley as indicated in Table 3, entitled "Employment Characteristics 1990", of the Land Use Element. The professional, wholesale and retail trade industries employ the greatest number of Victorville residents, in addition to attracting workers from surrounding communities. Employment statistics provide useful information about commuting patterns and income levels, which can be used to assess housing needs.

Table 7
LABOR FORCE DATA FOR SELECTED SCAG REGION CITIES 1995
LABOR FORCE, EMPLOYMENT, UNEMPLOYMENT, UNEMPLOYMENT RATES

County/City	Population (1-1-95)	Labor Force	% Labor Force Per Population	Employment	Unemployment	Unemployment Rate
Chino	64,300	28,400	44%	26,700	1,700	6.1
Fontana	105,200	42,500	40%	39,100	3,400	8.1
Montclair	30,600	15,200	50%	13,900	1,300	8.3
Ontario	145,700	69,900	48%	64,300	5,600	8.0
Rancho Cucamonga	117,900	57,100	48%	54,000	3,100	5.4
Redlands	67,300	31,400	47%	29,700	1,700	5.4
Rialto	81,600	35,000	43%	31,900	3,100	8.9
San Bernardino	185,900	73,800	40%	65,000	8,800	12.0
Upland	67,900	36,500	54%	34,400	2,100	5.7
Victorville	60,600	17,700	29%	15,700	2,000	11.4

Source: California Employment Development Department

In 1987 thirty-one percent (31%) of Victorville's population was considered to be in the labor force, while in 1995, twenty-nine (29%) was considered to be in the labor force. The low percentage of labor force per population may be due to the number of children, as well as families in which one "working age" parent must care for the children, limiting employment opportunities.

Employment Characteristics (Update 2000)

As part of Update 2000, Table 7a has been provided to reflect current labor force statistics for selected cities within the SCAG region.

In comparing Tables 7 with 7a, it can be seen that the number and percentage of persons employed in the selected SCAG region cities have risen since 1995 and the unemployment rate has lowered. In 1995 twenty-nine percent (29%) of Victorville's population was considered to be in the labor force, while in 2000, thirty-one percent (31%) was considered to be in the labor force while the unemployment rate dropped from 11.4 percent to 7.1 percent. Since Victorville continues its efforts to attract new industrial and commercial operations to the city, the unemployment rate may continue to decline which may lead to an improvement in the housing market.

Table 7a
LABOR FORCE DATA FOR SELECTED SCAG REGION CITIES (Update 2000)
LABOR FORCE, EMPLOYMENT, UNEMPLOYMENT, UNEMPLOYMENT RATES

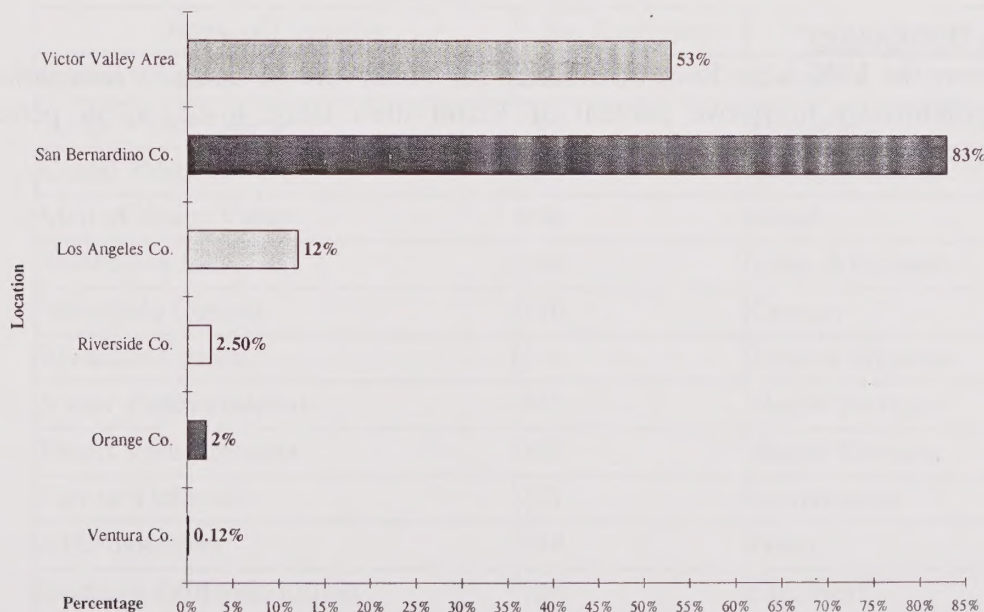
County/City	Population (1-1-00)	Labor Force	% Labor Force Per Population	Employment	Unemployment	Unemployment Rate
Chino	66,740	33,210	50%	31,980	1,230	3.7
Fontana	117,395	49,340	42%	46,880	2,460	5.0
Montclair	30,943	17,540	57%	16,640	900	5.1
Ontario	151,488	81,100	54%	77,100	4,000	4.9
Rancho Cucamonga	125,585	66,890	53%	64,720	2,170	3.3
Redlands	67,771	36,800	54%	35,600	1,200	3.3
Rialto	83,666	40,460	48%	38,230	2,230	5.5
San Bernardino	186,351	84,180	45%	77,890	6,290	7.5
Upland	68,795	42,660	62%	41,180	1,480	3.5
Victorville	64,455	20,250	31%	18,820	1,430	7.1

Source: California Department of Finance, California Employment Development Department

Job Locations

Table 8 illustrates job locations for Victorville residents. In 1990, almost all of Victorville's labor force (83%) worked within San Bernardino County, with fifty-three percent (53%) working in the local Victor Valley area.

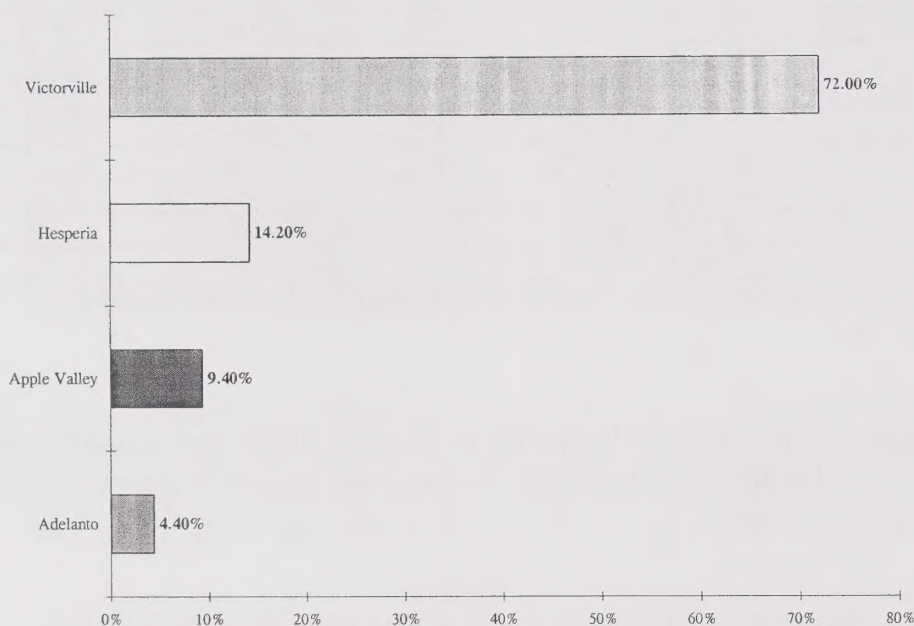
Table 8
JOB LOCATIONS FOR VICTORVILLE'S RESIDENTS - 1990



Source: SCAG (1990 Census)

Table 9 indicates that of the total number of Victorville residents working in the Victor Valley, fifty-three percent of Victorville's labor force, approximately seventy-two percent of those working in the Victor Valley, work in Victorville, while approximately twenty-eight percent work in other Victor Valley cities.

Table 9
JOB LOCATIONS FOR VICTORVILLE RESIDENTS WITHIN VICTOR VALLEY

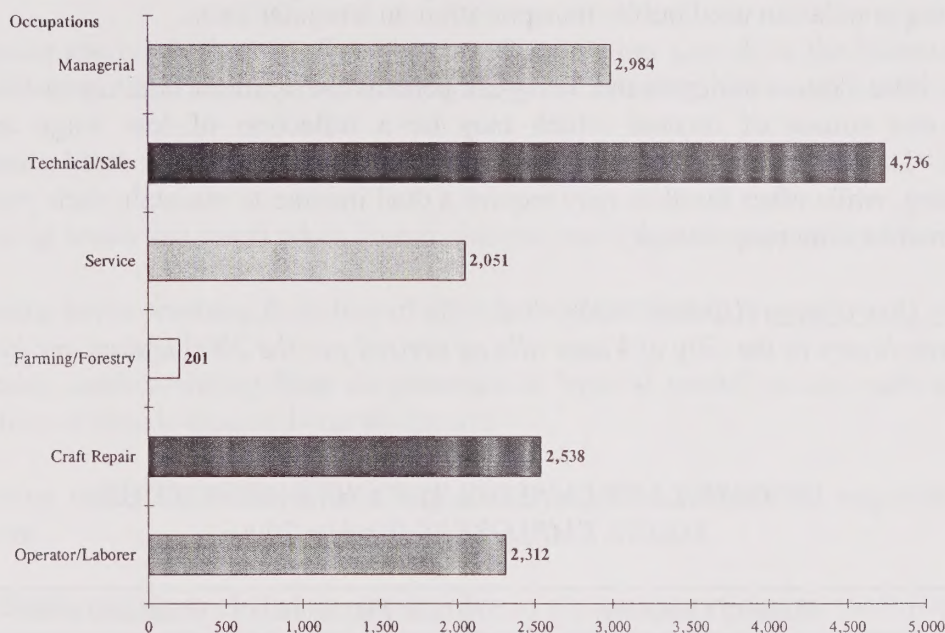


Source: SCAG (1990 Census)

Labor Force Distribution

Table 10 shows the 1990 labor force distribution for Victorville residents by occupation. Of the 14,822, approximately thirty-two percent of Victorville's labor force, 4,736 persons were employed in technical/sales occupations.

Table 10
LABOR FORCE BY OCCUPATION - 1990



Source: Bureau of the Census

The major employers in the City of Victorville are listed in Table 11.

Table 11
VICTORVILLE'S EMPLOYMENT CHARACTERISTICS
MAJOR EMPLOYERS

Name of Company	No. Employees	Product/Service
School Districts	2029	Education
Victor Valley College	500	Education
Contel Telephone Co.	732	Communication
Mall of Victor Valley	650	Retail
Southdown Inc.	202	Lime & Gypsum
Mitsubishi Cement	330	Cement
Riverside Cement	215	Lime & Gypsum
Victor Valley Hospital	480	Health Services
Desert Valley Hospital	305	Health Services
City of Victorville	271	Government
AFG Industries	249	Glass
Southern California Edison	128	Electrical
Southwest Gas Company	136	Natural Gas
Source: Victorville Planning Department		

According to 1990 census data, the average worker's commute time was twenty-nine (29) minutes and the typical worker drove a private automobile to work. Less than one percent (1%) of the working population used public transportation on a regular basis.

Further, the 1990 Census indicates that thirty-six percent (36%) of all families in Victorville had more than one source of income which may be a reflection of low wage and/or salary occupations. Those families within the very low income category may need two incomes to afford housing, while other families may require a dual income to maintain their position within the low or moderate income category.

Labor Force Distribution (Update 2000)

The major employers in the City of Victorville as revised per the 2000 update are listed in Table 11a.

Table 11a
VICTORVILLE'S EMPLOYMENT CHARACTERISTICS
MAJOR EMPLOYERS (Update 2000)

Name of Company	No. Employees	Product/Service
School Districts	1,568*	Education
Victor Valley College	1,000	Education
Verizon (formerly GTE)	700	Communication
Mall of Victor Valley	1,586	Retail
Southdown Inc.	220	Cement
Victor Valley Hospital	572	Health Services
Desert Valley Hospital	450	Health Services
City of Victorville	446	Government
AFG Industries	290	Glass
Southern California Edison	111	Electrical
Southwest Gas Company	168	Natural Gas
Source: Victorville Planning Department		
* This number reflects actual employment at Victorville schools. It is suspected that the 1997 element included the total employment of the districts, regardless of the jurisdictional boundaries of the city and individual school districts. If total employment of the districts were used, the number of employees would be 3,464.		

Housing Needs

Summary of Needs

As emphasized in previous sections, a primary goal of the City is to ensure that all social and economic segments of the community have adequate housing to meet existing and future needs. To implement this goal and the related policies, the City of Victorville has targeted its housing and assistance programs to those households with the greatest need. This section of the Housing Element is specifically concerned with identifying the number of households that meet the

Federal and State criteria for special consideration when discussing specialized needs. The six major "needs" categories considered in this Element include:

- Housing needs which result from increased population growth in the Planning Area and in the surrounding region as reflected by Regional Housing Needs Allocation;
- Housing needs resulting from the deterioration of existing housing units;
- Housing needs that result when households pay more than they can afford for housing;
- Housing needs resulting from loss of affordable housing units;
- Housing needs resulting from the presence of "special needs" groups such as very large families or female-headed households; and
- Housing needs for those without any shelter or those households requiring temporary shelter.

Some households may be included in one or more of these categories since each category is not mutually exclusive. For example, a low income household may also be a single parent household residing in a substandard unit.

Pursuant to Government Code Section 65584(a), "Each locality's share [of regional housing needs] shall be determined by the appropriate council of governments...The Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588 [Government Code]."

The Regional Housing Needs Assessment (RHNA) numbers have not been determined by the Southern California Association of Governments (SCAG) since the Legislature and Governor have suspended the RHNA mandate for fiscal year 1994/95. Therefore, the existing RHNA numbers are relied upon for analysis within this Element. Housing needs based upon the 1988 SCAG RHNA are summarized in Table 13.

Table 12
REGIONAL HOUSING NEEDS ALLOCATION (1989-1996)

Housing Units needed to support anticipated population growth

	Very Low Income	Low Income	Moderate Income	High Income	Total
1989-96 Housing by income category	620	863	718	1,342	3,543

Source: 1988 SCAG Regional Housing Needs Assessment (RHNA)

Table 13
HOUSING NEEDS PROGRESS TO-DATE

Housing need by income category	Very Low	Low	Moderate	High	Total
EXISTING HOUSING PROVIDED/DEVELOPED 1989-1996					
Rehabilitation	0	58	0	0	58
Senior Rehabilitation	72	38	2	0	112
Scattered Site	9	13	0	0	22
Homeless Shelter	55	0	0	0	55
Conservation	200				200
New Section 8	270				270
Multi-Family Mortgage Revenue Bonds	32	131	0	0	163
TOTAL	638	240	2	0	880
NEW CONSTRUCTION					
Redevelopment Agency	28	61	51	0	140
Single-Family Mortgage Revenue Bonds	7	56	106	0	169
Home Owner Assistance Program (ECD)	4	0	0	0	4
Private Development	31	1,059	1,688	724	3,502
Market Rate Apartments	28	24	0	0	52
TOTAL	98	1,200	1,845	724	3867
Remaining 1995-96 Need	522	0	0	618	
Source: 1988 SCAG Regional Housing Needs Assessment (RHNA) San Bernardino County Housing Authority San Bernardino County Economic & Community Development Victorville Building Department Victorville Planning and Development Department					

Table 14
QUANTIFIED HOUSING NEED OBJECTIVES

Income Level	New Construction	Rehabilitation	Conservation
Very Low Income	100 units	50 units	200 units
Low Income	1,000 units	60 units	99 units
Moderate Income	600 units	10 units	0 units
High Income	15 units	0 units	0 units

Source: 1988 SCAG Regional Housing Needs Assessment (RHNA)
San Bernardino County Housing Authority
San Bernardino County Economic & Community Development
Victorville Building Department
Victorville Planning and Development Department

Quantified housing need objectives are required pursuant to Section 65583(b)(1)(2) of the Government Code. This section states that "[t]he quantified objectives shall establish the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over a five-year time period." The need for low and moderate income housing is being accommodated by private development and the development of high income housing is not constrained.

With regard to RHNA figures, the City of Victorville had accommodated both the low and moderate income levels through private development. There is a remaining need for both very low and high income levels; however, high income households are able to afford housing anywhere within the general plan area and do not require assistance of any kind. Therefore, any future efforts to provide housing should be targeting very low income households in order to provide units consistent with the RHNA numbers as required pursuant to Government Code Section 65584. The housing need objectives are based upon 1995 historical development data which reflects the increased percentage of homes affordable to lower income households as well as the downward trend in the number of homes being developed.

Summary of Needs (Update 2000)

The Southern California Association of Governments (SCAG) prepared a Draft Regional Housing Needs Assessment (RHNA) which establishes basic construction needs for the period of January 1, 1998 to July 1, 2005. The State of California Department of Housing and Community Development (HCD) advised SCAG that it reviewed and approved the Draft RHNA in a letter dated December 21, 1999. The HCD approved RHNA establishes an overall construction need of 5,323 units for Victorville or an annual construction need of 710 units. Table 12a identifies the HCD approved Regional Housing Needs Assessment for Victorville and provides the income distribution level of housing need.

Table 12a
REGIONAL HOUSING NEEDS ASSESSMENT 1998-2005 (Update 2000)

<i>Income Level</i>	<i>Construction Need</i>	<i>Percent By Income Level</i>
<i>Very Low Income</i>	<i>1,425</i>	<i>27%</i>
<i>Low Income</i>	<i>930</i>	<i>17%</i>
<i>Moderate Income</i>	<i>1,188</i>	<i>22%</i>
<i>Above Moderate Income</i>	<i>1,779</i>	<i>33%</i>
<i>Total</i>	<i>5,323</i>	

Source: SCAG Draft Regional Housing Needs Assessment, November 1999

The construction need identified in the draft RHNA based upon this City's last five (5) years of growth is unrealistic and that the city's ability to meet those needs even in a local governmental environment that does not constrain housing development is non-existent at best unless housing market demand increases substantially. Unless a substantial increase in the cost of housing occurs in the more urbanized portions of San Bernardino and Riverside Counties (i.e. Riverside, San Bernardino, Ontario) it appears that the City of Victorville's ability to increase the demand

for housing will have to come through its efforts to create economic development and concomitantly jobs. Cooperation from SCAG to help achieve that job creation has been limited.

As a result of the publication of the SCAG Draft Regional Housing Needs, city staff contacted SCAG staff, indicating that the new construction need was unrealistic and unobtainable. To illustrate that the new construction need is unrealistic, an average of 710 dwelling units would have to be constructed annually to meet the 5,323 new construction need. Over the last five years, the city experienced an average dwelling unit increase, based on utility releases, of 308. This only represents forty-three percent of the number of units needed annually to meet the 5,323 new construction need.

The city initiated an appeal of the new construction need that was identified in the draft RHNA in December of 1999. The basis for the appeal was that the new construction need was based on an excessive growth rate for the city which does not correlate to actual growth over the past several years. It was the city's contention that the new construction need should be reduced to approximately 2,500 units. It is believed that this number reflects a more realistic, achievable goal and represents a growth rate commensurate to what the city has experienced over the last five years.

The SCAG Community, Economic & Human Development Committee recommended to the Regional Council the construction need of 2,500 units. The Regional Council was originally scheduled to be hear the appeal on September 7, 2000, but it was continued twice and was ultimately adopted at the November 2, 2000, Regional Council meeting. However, HCD rejected the revised as it was determined to be inconsistent with the statewide housing need (Source: Letter dated December 13, 2000, from Cathy E. Creswell, Acting Deputy Director of Division of Housing Policy Development, HCD to Ronald Bates, President of SCAG).

The housing needs progress to date for Update 2000 is shown in Table 13a.

Table 13a
HOUSING NEEDS PROGRESS TO-DATE (Update 2000)

<i>Housing need by income category</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>High</i>	<i>Total</i>
<i>EXISTING HOUSING PROVIDED/DEVELOPED January 1, 1998 – July 31, 2000</i>					
<i>Rehabilitation</i>	0	0	0	0	0
<i>Senior Rehabilitation</i>	69	16	0		85
<i>Homeless Shelter</i>	55	0	0	0	55
<i>Conservation</i>	50	0	0	0	50
<i>New Section 8</i>	344	0	0	0	344
<i>Single-Family Mortgage Revenue Bonds</i>	1	6	27	16	50
<i>Multi-Family Mortgage Revenue Bonds</i>	0	150	0	0	150
<i>Mortgage Assistance Program (Redevelopment Agency)</i>	25	118	85	0	228
<i>TOTAL</i>	544	290	112	16	962
<i>NEW CONSTRUCTION</i>					
<i>Redevelopment Agency</i>	0	0	0	0	0
<i>Private Development(Single Family Residential)</i>	129	357	125	5	616
<i>Section 42 Tax Credit Units (CA Tax Credit Allocation Committee)</i>	116	0	0	0	116
<i>TOTAL</i>	245	357	125	5	732
<i>Remaining 1998 – 2005 Need</i>	1,180	573	1,063	1,774	4,591
<i>Source: SCAG Regional Housing Needs Assessment San Bernardino County Housing Authority San Bernardino County Economic & Community Development Victorville Building Department Victorville Planning and Development Department Consolidated Annual Performance and Evaluation Report, 1997-1998, 1998-1999, 1999-2000</i>					

As part of this Housing Element update, a survey of the larger apartment complexes was conducted to determine to what extent that the market rate rents met the needs of lower income households. Twenty-one apartment complexes were included in the survey. The apartment complexes ranged in size from a low of forty-six units to a high of four hundred units with a total of 2,862 units. Based on the number of units, the average apartment complex is 136 units. The surveyed revealed that 2,755 units were occupied, or had an occupancy rate of about ninety-six percent.

In order to calculate the extent to which the market rent is meeting the needs of lower income households an assumption is made that a two person household rents a one bedroom apartment and a four person household rents two and three bedroom apartments. Additionally, since affordable housing is that which does not cost more than thirty percent (30%) of the household

annual income, this percentage is applied to the income limits established by the Department of Housing and Community Development – Division of Housing Policy Development to calculate a maximum affordable monthly rent. According to said agency the maximum annual income in San Bernardino County in 2000 for a very low income two person household is \$18,950 and \$23,700 for a four person household. The maximum annual income for a two person low income household is \$30,350 and \$37,900 for a four person household.

Based on the aforementioned income limits and the affordable housing rate of thirty percent, the maximum affordable monthly rent for a very low income two person and four person household is \$473.75 and \$592.50 respectively. The maximum affordable monthly rent for two person and four person low income household is \$758.75 and \$947.50 respectively. The apartment complex survey revealed that the average monthly rent for a one bedroom apartment was \$446 with a low of \$350 and a high of \$524; a two bedroom apartment was \$526 with a range between \$425 and \$693; and a three bedroom apartment was \$618 with a range between \$525 and \$731. This information reveals that the one and two bedroom average rents fall within the maximum affordability rate for very low income households and the average rent for a three bedroom apartment falls within the low income affordability rate. Additionally, even the high end of the rent range of each category falls within the affordability limits for low income households. Therefore, the market rate rent is meeting the needs for lower income households.

There are a large number of housing programs funded and administered by a variety of agencies that are available to Victorville residents. These programs are described below.

The Section 8 Rental Assistance Program provides rental subsidies which represent the difference between the excess of thirty percent (30%) of the gross monthly income and the actual rent. This is accomplished through either a voucher program or a Section 8 designated housing project. Under this program, there are two multi-family housing projects (Rodeo Drive and Sherwood Villa) with a total of 200 units set aside for Section 8 recipients.

The Section 8 Rental Voucher Program provides for the payment of rental subsidies to eligible individuals and families renting privately owned units in the City. Vouchers permit tenants to locate their own housing. Under this program, Victorville has secured a total allocation of 116 vouchers/certificates.

As of December 1995, there were 130 households on the waiting list for Section 8 assistance in Victorville. Total County households on the waiting list was 3,953. These applications have been on file since at least June 1994. The Housing Authority stopped taking Section 8 assistance applications for all of San Bernardino County at that time in order to concentrate their efforts on assisting the households already on the waiting list.

The Section 8 Rental Assistance Program (Update 2000) - According to data provided by the San Bernardino County Housing Authority, there are currently 344 Section 8 participants residing in the City of Victorville. The Housing Authority indicated that there are 4,321 households in the county that are currently on the waiting list for Section 8 assistance, but they could not provide how many of those are Victorville residents. Since the city's population accounts for approximately 4.6 percent of the incorporated cities population within the county, it

can be estimated that approximately two hundred of the households on the waiting list would be Victorville residents.

Redevelopment Set-Aside - There are two redevelopment areas affecting the General Plan area; one is contained within and administered solely by the City of Victorville and the other includes portions of the City, other local jurisdictions, and is administered by the local reuse agency. The project area administered solely by the City includes the Hook Boulevard/I-15 Interchange area. According to State redevelopment law, Section 33334.2 of the Health and Safety Code, twenty percent (20%) of the tax increment from any redevelopment project area is to be set aside for low and moderate income housing programs. In early 1991, the Redevelopment Agency's housing monies were used to purchase a partially constructed 140 unit multi-family housing development (Northgate) that the developer was unable to complete. The City completed the project setting aside twenty percent (28 units) for low and moderate income families and of this number fifteen percent (4 units) are set-aside for very low income families.

Funds can be used to:

- Acquire or improve land or building sites;
- Donate land to private or public persons or entities;
- Construct, acquire, or rehabilitate buildings or structures;
- Provide subsidies to benefit persons and families of low and moderate income;
- Develop plans, pay principal and interest on bonds, loans, advances on other indebtedness or pay financing or carrying charges;
- Pay relocation and replacement housing costs associated with redevelopment activity; and
- Assist in preserving or expanding the community's supply of mobile homes.

The intent of the State law is that funds set aside for low and moderate income housing be used to respond to housing needs created by redevelopment activity. Set aside funds may be used anywhere within the City for these purposes.

Pursuant to Section 33413(b)(1) of the Health and Safety Code, as amended September 28, 1994, at least thirty percent (30%) of all new and substantially rehabilitated dwelling units developed by a redevelopment agency shall be available at a cost affordable to low or moderate income households. Furthermore, at least fifty percent (50%) of these units shall be available at a cost affordable to and occupied by very low income households.

Pursuant to Section 33413(b)(2) of the Health and Safety Code at least fifteen percent (15%) of all new and substantially rehabilitated dwelling units developed within a redevelopment project area by public or private entities shall be available at a cost affordable to low or moderate income households. Furthermore, at least forty percent (40%) of these units shall be available at a cost affordable to very low income households.

Redevelopment Set-Aside (Update 2000) - *The Victorville Redevelopment Agency with the assistance of its housing authority (the Victorville Public Development Corporation) continues to utilize its twenty percent (20%) low and moderate income housing fund, as generated by the Hook and Bear Valley Road Redevelopment Project Areas for purposes of serving the affordable*

housing needs within the project area and city. Specifically, these funds are used for two programs. The first program involves the Agency subsidizing the rent for low and moderate income households residing at Northgate Village Apartments. Sixty-eight of the one hundred forty units have been filed as being available for the use of low and moderate income households and the Agency subsidizes these units on a monthly basis. The second program is the Mortgage Assistance Program. This program provides down payment assistance for first-time home buyers with low and median income. This assistance is secured as a ten year loan in a subordinate position to the primary mortgage finance. The loan shall become due and payable if the single family dwelling unit is no longer maintained as the household's primary residence or if it is sold or refinanced prior to the ten year term. Should the household maintain the residence for the ten year term, the loan is forgiven by the Agency. Since inception of the program in Fiscal Year 1997-1998, it has provided assistance to 220 low and median income first time home buyers which averages to seventy-three households being assisted annually. The average level of assistance for per household participating in the program has been approximately \$2,150.00. The Agency anticipates to continue assisting low and median income persons at the same level for the next several years.

Victor Valley Redevelopment Project - In addition, the local reuse agency, Victor Valley Economic Development Authority (VVEDA), redevelopment area includes portions of the City of Victorville, Hesperia, Apple Valley and unincorporated County lands. This project area was created as part of a redevelopment plan intended to provide the mechanism and funding to acquire and reuse the former George Air Force Base (Southern California Logistics Airport), ensure adequate access and promote economic development therein. Within this project area there exists lands in the City of Victorville designated for residential land use. As these lands are approved for development projects, developers will be required to comply with the above noted housing unit affordability standards for lower and moderate income households. The provisions of the Health and Safety Code with regard to redevelopment areas will further provide housing units needed to satisfy RHNA numbers.

Victor Valley Redevelopment Project (Update 2000) - *The City of Adelanto joined the Victor Valley Economic Development Authority on July 12, 2000.*

CDBG Program - Through the Community Development Block Grant (CDBG) Program, HUD provides grants and loans to local governments for funding a wide range of community development activities.

CDBG Rehabilitation Loans - This program, under an agreement with Security Pacific National Bank and Pomona First Federal, provides six percent (6%) interest rate housing rehabilitation loans of up to \$15,000 to lower income homeowners and apartment owners throughout the County. All health and safety problems must be corrected before any other home improvements can be made.

CDBG Senior/Disabled Repair Grants - These grants are available to lower income seniors and disabled households for needed housing repairs, including handicapped access and unit painting (Sponsor: San Bernardino County Office of Economic and Community Development).

CDBG Senior/Disabled Repair Grants (Update 2000) – *The sponsor of this program is the City of Victorville. This program provides a one time grant of labor and materials for eligible senior/disabled homeowners for minor home repairs. When this program was initially implemented by the city in fiscal year 1997-1998, the grant amount was limited to \$2,000.00. The grant amount has been raised to its current limit of \$5,000.00. This increase stemmed from the need to allow a greater amount of repair.*

Mortgage Revenue Bond Financing - San Bernardino County issues bonds to support the development of multi-family or single-family housing for low and moderate income households.

Section 33334.2 of the Health and Safety Code requires that twenty percent (20%) of the total units in an assisted project be reserved for lower income households with one half of these reserved units to be set aside for very low income households. Mortgage Revenue Bonds have been used to finance five multi-family rental projects in the City of Victorville (Sponsor: San Bernardino County Office of Economic and Community Development).

Home Improvement Loan Program - Below market interest rate loans (3%) up to \$45,000 for eligible homeowners. Eligible improvements include new roofs, exterior paint and other minor improvements; however, all health and safety violations must be corrected (Sponsor: San Bernardino County Office of Economic and Community Development).

Home Improvement Loan Program (Update 2000) - *The city first sponsored this program in fiscal year 1997-1998, when it became an entitlement city. Under the city sponsorship, below market interest rate loans (3%) up to \$10,000 for eligible homeowners were allowed. However, this program was discontinued in fiscal year 1999-2000 due to lack of public interest.*

Repair Service Program for Senior Homeowners - One time grant of labor and material for eligible homeowners for minor repairs and weatherization and insulation (Sponsor: San Bernardino County Office of Economic and Community Development).

Various Housing and Urban Development (HUD) Programs -

Sec. 202:	100% financing for rental housing projects developed and owned by non-profit organizations.
Sec. 203(k):	Insurance for acquisition and rehabilitation financing single family homes.
Sec. 207:	Rental Housing.
Sec. 213:	Cooperative Housing.
Sec. 221(d)(3):	Rental and cooperative housing for moderate income families.
Sec. 223(f):	Purchase and refinance of existing rentals.
Sec. 241:	Supplemental loan insurance for existing multi-family rental housing.
Sec. 203(b):	Insurance for single family homes.
Sec. 234(c):	Insurance for condominiums.

Supportive Housing Program - Provides grants to assist the homeless through the provision of transitional housing, permanent housing for homeless persons with disabilities, supportive housing and services (Sponsor: Department of Housing and Urban Development).

Shelter Plus Care Program - Provides rental assistance that is either tenant-based, project-based, or sponsor-based to maximize independence for disabled homeless persons (Sponsor: Department of Housing and Urban Development).

Youth Build - Provides grants for projects employing disadvantaged drop-outs aged sixteen to twenty-four to build transitional housing and low-income housing in exchange for wages, job training and education (Sponsor: Department of Housing and Urban Development).

John Heinz Neighborhood Development Program - Provides grants to non-profit community development organizations to leverage funds from local sources to implement neighborhood development projects, including development of new housing and rehabilitation of existing housing (Sponsor: Department of Housing and Urban Development).

FHA Single Family Mortgage Insurance - Provides mortgage insurance for the purchase of single-family housing, condominiums and co-ops (Sponsor: Department of Housing and Urban Development).

The Home Program - Provides grants to state and local governments and non-profit organizations to assist low-income, first-time homebuyers in becoming homeowners by utilizing government owned or financed single-family properties (Sponsor: Department of Housing and Urban Development, and administered by the San Bernardino County Office of Economic and Community Development).

Land Assemblage and Write-Down - A city can utilize both CDBG and redevelopment set-aside monies to write down the cost of land for the development of senior citizen and/or affordable housing projects by a private (usually not-for-profit) developer.

Shared Equity Program - Equity sharing allows lower income households to purchase a home by sharing the down payment and purchase costs. When the house is sold, the equity is shared according to an agreement made prior to purchase.

Scattered Site Housing Program - Units are purchased by the San Bernardino County Housing Authority and rented to low income households at Section 8 income and rent limits. This program is designed to provide small scale public housing which blends in with the surrounding neighborhoods. As of February 1996, there were thirty-one (31) units provided through this program in Victorville (Sponsor: San Bernardino County Housing Authority).

Mobile Home Park Assistance Program (MPAP) - This program provides loans to low-income mobilehome park residents or to organizations formed by park residents to own and/or operate their mobilehome parks, allowing residents to control their housing costs. Loans are limited to fifty percent (50%) of the purchase price plus the conversion costs of the mobilehome park and are awarded by the State on a competitive basis (Sponsor: State Department of Housing and Community Development).

Rental Housing Construction Program - Loan funds to government agencies and for profit and nonprofit sponsors of new rental housing projects (Sponsor: State Department Housing and Community Development).

California Housing Rehabilitation Program (Prop. 77) - Loan funds for the acquisition and rehabilitation of unreinforced masonry or substandard low income rental housing developments (Sponsor: State Department of Housing and Community Development).

Senior Citizens Shared Housing Program - Funds technical assistance to, matching services for and development costs of shared housing for senior citizens (Sponsor: State Department of Housing and Community Development).

Self-Help Housing Program - Technical Assistance grants and mortgage assistance for owner-builder organizations (Sponsor: State Department of Housing and Community Development).

Family Housing Demonstration Program - Loan funds for construction or purchase and rehabilitation of housing that includes support services such as child care, job training, etc. (Sponsor: State Department of Housing and Community Development).

Building Equity and Growth in Neighborhoods (BEGIN) - Provides direct assistance to low-income first-time homebuyers through a deferred or amortized ban for down payment or closing cost assistance or second mortgages for a newly-constructed unit (Sponsor: State Department of Housing and Community Development).

Farmworker Housing Grant Program - Provides housing opportunities to agricultural households. It is unlikely that this program would be used in Victorville since according to the 1990 Census there were only forty-two such households in the City. Further, there were only 201 persons employed in farming/forestry in 1990 (Sponsor: State Department of Housing and Community Development).

Urban Predevelopment Loan Program - Provides predevelopment loan for purpose of acquisition of land for lower income housing. Fifty-one percent (51%) of the units in the resulting development must be occupied by low-income households (Sponsor: State Department of Housing and Community Development).

Emergency Housing Assistance Program - Each county received a grant allocation for use in shelter acquisition and rehabilitation, equipment purchased and program costs (Sponsor: State Department of Housing and Community Development).

Fannie Mae/CaHLIF 3% Downpayment Home Loans - Provides mortgage insurance funds to allow lower down payments (Sponsor: California Housing Loan Insurance Fund/California Housing Finance Agency).

Mobile Home Park Tenant Acquisition Program - Provides tax-exempt bond financing for tenant acquisition of mobile home parks, in conjunction with the State Mobile Home Park Resident Ownership Program and/or local government funding. This program is technically in

effect; however, no funding is currently available (Sponsor: California Housing Finance Agency).

Tax-Exempt Affordable Mortgage Program - Provides bond financed fixed-rate mortgages for thirty to forty years to developers of housing that has at least twenty percent (20%) of units occupied and affordable to households making no more than fifty percent of county median income (Sponsor: California Housing Finance Agency).

Taxable Affordable Mortgage Program (Insured) - Provides taxable bond financed mortgages for rental housing of which twenty percent is occupied by and affordable to very low income households. Used with FHA insurance, the program can finance affordable rental housing under tax credits (Sponsor: California Housing Finance Agency).

Single Family Homeownership Program - Provides single-family homeownership loans requiring only three percent (3%) downpayment and at below-market interest rates to first-time moderate income buyers. A one percent reduced origination fee is charged (Sponsor: California Housing Finance Agency).

Affordable Housing Partnership Program - Provides below market rate mortgages to qualified low-income single-family home buyers who also receive direct financial assistance from their local government, such as downpayment assistance or closing cost assistance (Sponsor: California Housing Finance Agency).

Low-Income Housing Tax Credit Program - To encourage low-income housing production and provide lower rents by offering a federal (and state) income tax credit based on the cost of acquiring, rehabilitating or constructing low-income housing (Sponsor: Tax Credit Allocation Committee/State of California).

Other Methods of Financing and Conserving Affordable Housing -

Affordable Housing Density Bonus - The City of Victorville Zoning Ordinance does provide for a density bonus for affordable housing in new development in the R-2, R-3, and R-4 zone districts. A density bonus may be granted when a developer agrees to allocate at least twenty-five percent (25%) of the units in a housing development for occupancy by households with low or moderate incomes as defined in Section 50093 of the Health and Safety Code or ten percent (10%) of the total units in a development for lower income households as defined in Section 50079.5 of the Health and Safety Code.

Affordable Housing Density Bonus (Update 2000) - The city continues to offer the ability for developers to obtain density bonuses as identified above. However, there have not been applications filed requesting approval of any density bonuses during the last general plan cycle. It should be noted that the State Density Bonus Law (Government Code Section 65915 et. al.) has been amended so that moderate income households no longer qualify for a density bonus and that the allocation for lower income households has been reduced from twenty-five percent (25%) to twenty percent (20%). In addition, state law prohibits restricting housing development

projects eligible for a density bonus within residential zones. Therefore, it will be necessary to amend the density bonus portion of the zoning ordinance to reflect current state law.

Non-Profit Construction - A non-profit housing corporation works to develop, conserve and promote affordable housing, either owner or renter-occupied. The non-profit is often involved with what is called "assisted housing", where some type of government assistance (such as Section 8) is provided to the individual household to keep rents affordable. A non-profit corporation can help meet the goals for additional housing by implementing or assisting with the implementation of programs described in this element. An example of this kind of project in Victorville is the Northgate Apartments where a non-profit corporation was formed to sponsor the housing project.

Reverse Mortgage Program - Elderly homeowners draw needed income from the accumulated equity in their homes through a reverse mortgage which is a deferred payment loan or series of loans for which a home is pledged as security. Qualification for the loan is based primarily on property value rather than on income, allowing the elderly homeowner on a fixed income to receive a loan for which he or she would not otherwise qualify. Most reverse mortgage programs permit homeowners to borrow up to eighty percent (80%) of the assessed value of their property, receive needed principal of up to twenty-five percent (25%) of the loan, and then receive monthly annuity payments for the life of the loan.

Limited Equity Cooperatives - A housing cooperative is owned by a corporation made up of the cooperative's residents who own a share in the corporation and thereby have the right to occupy a specific unit. In a limited equity cooperative, the sell price of a share is limited to ensure long term unit affordability. A city can encourage the formation of limited equity cooperatives by providing technical assistance to groups trying to organize a co-op.

Manufactured Housing - The City of Victorville permits manufactured or prefabricated housing in all zone districts allowing residential dwelling units as long as the unit complies with standards outlined in Section 18.58.120 of the Zoning Ordinance. Mobile homes account for approximately ten percent (10%) of the housing in the City. Of the 1,570 mobile homes located in the City in 1990, 602 or 38.3 percent were "constructed" since 1980.

Private Financing - Savings Associations Mortgage Company (SAMC). A statewide organization supported by stockholder savings institutions to provide financing for affordable housing projects.

California Community Reinvestment Corporation (CCRC). A resource pool supported by the state's banks to assist in financing affordable housing.

Housing Programs (Update 2000)

Multifamily Housing Program - This program provides loans for rehabilitation and new construction of affordable multifamily rental housing, and the preservation of existing subsidized housing that may otherwise convert to market rents (*Sponsor: Department of Housing and Community Development*).

Jobs-Housing Balance Improvement Program - This program provides: 1) incentive-based strategy grants to local governments to assist them in attracting new businesses and jobs in communities that lack an adequate employment base in relation to the housing they already provide, 2) incentive grants for capital outlay projects to local government to increase the supply of housing and encourage strategic growth, 3) urban predevelopment loans to local governments or private developers for proposed residential projects located within one-half mile of an existing or planned transit station (Sponsor: Department of Housing and Community Development).

CalHome Program - This program provides funds for homeownership programs to assist low- and very low-income households become or remain homeowners. Funds would be allocated in either grants to programs that assist individuals or loans that assist multiunit homeownership projects (Sponsor: Department of Housing and Community Development).

Downtown Rebound Program - This program provides financing to revitalize downtown's and neighborhoods, reduce development pressure of agricultural and open space resources and provide working families with options to live close to their jobs. Funding will be offered through the Multifamily Housing Program, an adaptive reuse component and for planning grants to local governments to promote infill housing development, housing near transit and adaptive reuse (Sponsor: Department of Housing and Community Development).

Mobilehome Park Resident Ownership Program (MPROP) - This program provides loans to mobilehome park resident organizations, local public agencies and nonprofit entities to acquire mobile home parks and preserve them as affordable housing. MPROP loans help borrower organizations to purchase their parks, and help low-income residents purchase their park spaces or shares in the resident corporation (Sponsor: Department of Housing and Community Development).

Housing Preservation Program - This program combines predevelopment loans with a program of technical assistance to assist in the preservation of existing affordable rental properties (Sponsor: Department of Housing and Community Development).

Self-Help Housing Program (SHHP) - This program provides grants to local public agencies and nonprofit organizations that provide advice and technical assistance to help low- and moderate-income owner-builders and rehabilitate their homes with their own labor (Sponsor: Department of Housing and Community Development).

Homebuyers Downpayment Assistance Program - This program will provide junior mortgage loans to assist low- and moderate-income Californians achieve the goal of home ownership. The intent is to help turnaround the declining rate of home ownership and address the shortfall of affordable housing throughout the state. The program will be administered by California Housing Finance Agency, which will allocate funds in accordance with their established authority (Sponsor: Department of Housing and Community Development).

Victorville's Housing Characteristics

Substandard Units

Almost fifty-five percent (55%) of the housing stock in the City of Victorville was constructed within the past ten years. Nearly ninety percent (90%) of the housing in the City was constructed since 1960. For this reason, most of the housing is in good condition and does not require any major rehabilitation or replacement.

The Housing Assistance Program (HAP) prepared for the City in 1979 indicated that 211 units were in need of rehabilitation. Many of these substandard units are located in the Central City planning area. In addition, there are a number of units requiring rehabilitation in the older Mountain View Acres subdivision in the unincorporated portions of the West Bear Valley and West City planning areas.

Between 1989 and 1996, 170 units received assistance for rehabilitation purposes. The City would anticipate the rehabilitation of at least ten units per year during the five year planning period.

Approximately twenty units within the Central City Planning Area in the vicinity of the "old town" constructed prior to 1940 also require replacement. Many of these units are very small and situated on lots 3,550 square feet in area. The Building Department has approved 10 demolition permits for single family homes since 1989. It is anticipated that private development will continue to meet the replacement needs of units removed from the housing stock based upon historical development data for the City of Victorville.

Substandard Units (Update 2000)

As part of preparing the city's Consolidated Plan in 1997, a citywide housing stock condition survey was conducted. This survey revealed that there were 590 units in need of rehabilitation with an additional eighteen units identified as likely candidates for demolition. Those units that were identified as being in need of rehabilitation showed signs of structural deterioration, leaky plumbing, hazardous electrical service, holes in the building, and broken windows. The housing identified as candidates for demolition had the similar conditions to the housing identified as needing rehabilitation, but to a much greater extent. Since a large proportion of the housing in the survey identified as needing rehabilitation were labeled such due to broken windows, it is anticipated that many of the windows have been repaired which would have caused their rehabilitation. Further, the Building Department has approved 18 demolition permits for single family homes from January, 1998 through July, 2000. Based on the foregoing, it is estimated that there are approximately three hundred units in need of rehabilitation in the city.

Housing Affordability

Data obtained from the 1990 Census indicates that of the total 14,074 households in Victorville in 1989, 7,338 households (52%) were identified as lower income households earning eighty percent or less of the County median income.

The Federal Government has adopted a national standard that is used to identify lower income households that pay in excess of what they can afford for housing. These standards indicate that

those households paying more than 30 percent of the total annual earnings may be paying more than it can afford for housing. According to the 1990 Census, 4,794 lower income households (39%) are paying over thirty percent of their income for shelter. The basic assumption is that households paying an excessive amount for housing will be spending less money for food, clothing, health care, and other necessities. Table 15 shows the maximum affordable monthly payment for housing by income category as well as the corresponding maximum home purchase price in 1995 based upon the prevailing interest rate and a thirty year mortgage. Affordable housing is that which does not cost more than thirty percent (30%) of the household annual income. A very low income family of four with an annual income of \$21,150.00 (1995) could afford to pay \$528.75 a month for housing, which would have allowed the purchase of a home ranging in price from \$65,683 to \$77,529 depending upon the current interest rate.

Table 15
MAXIMUM HOME PRICE BY INCOME CATEGORY - FOUR PERSON HOUSEHOLD

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Int. Rate	9.1	8.9	8.4	8.3	8.2	7.8	7.6	7.5	7.6	7.5	7.4	7.3
V Low	65,683	65,683	68,758	70,312	70,312	73,848	75,644	75,644	75,644	75,644	75,644	77,529
Low	105,124	105,124	110,046	112,533	112,533	118,191	121,066	121,066	121,066	121,066	121,066	124,084
Med	131,366	131,366	137,516	140,625	140,625	147,696	151,288	151,288	151,288	151,288	151,288	155,059
Mod	157,609	157,609	164,987	168,717	168,717	177,200	181,509	181,509	181,509	181,509	181,509	186,034
ANNUAL INCOME												
Month Rate	_____ X 1,000 = Maximum home price						V Low	\$528.75/month		\$21,150		
Low							\$846.25/month		\$33,850			
Med							\$1,057.50/month		\$42,300			
Mod							\$1,268.75/month		\$50,750			
Payment per 1,000												

Source: SCAG (Inland Empire Quarterly Reports)

Housing Affordability (Update 2000)

Table 15a identifies the maximum home purchase price between January, 1998 through July, 2000, based upon the prevailing average quarterly interest rate, rounded to the nearest one-quarter percent, and a thirty year mortgage. Base on this, a very low income family of four with an annual income of \$23,700.00 could afford to pay \$592.50 a month for housing, which would have allowed the purchase of a home ranging in price from \$80,722 to \$82,751 depending upon the current interest rate.

Table 15a
MAXIMUM HOME PRICE BY INCOME CATEGORY - FOUR PERSON HOUSEHOLD
(Update 2000)

	1998				1999				2000			
	1 st Qtr.	2 nd Qtr.	3 rd Qtr.	4 th Qtr.	1 st Qtr.	2 nd Qtr.	3 rd Qtr.	4 th Qtr.	1 st Qtr.	2 nd Qtr.	3 rd Qtr.	
Avg. Int. Rate ¹	6.75	6.75	6.50	6.25	6.50	6.75	7.50	7.50	7.75	8.00	7.75	
Very Low	89,561	89,561	91,970	94,359	93,354	90,909	84,406	84,406	82,751	80,722	82,751	
Low	143,297	143,297	147,152	150,974	149,328	145,416	135,014	135,014	132,332	129,087	132,332	
Median	179,122	179,122	183,940	188,718	186,709	181,818	168,813	168,813	165,503	161,444	165,503	
Moderate	214,946	214,946	220,728	226,461	224,090	218,220	202,611	202,611	198,673	193,801	198,673	
	Annual Income/Max. Mo. Rate				Annual Income/Max. Mo. Rate				Annual Income/Max. Mo. Rate			
Very Low:	23,250/581.25				Very Low:	23,600/590.00				Very Low: 23,700/592.50		
Low:	37,200/930.00				Low:	37,750/943.75				Low: 37,900/947.50		
Median:	46,500/1,162.50				Median:	47,200/1,180.00				Median: 47,400/1,185.00		
Moderate:	55,800/1,395.00				Moderate:	56,650/1,416.25				Moderate: 56,900/1,422.50		
1. Average Quarterly Interest Rate is rounded to the nearest one-quarter percent. (Monthly Rate/Payment per 1,000) X 1000 = Maximum home price.												

Sources: SCAG (Inland Empire Quarterly Reports) — John E. Husing, PhD

Department of Housing and Community Development – Division of Housing Policy Development

Loss of Affordable Housing Units

A community's existing affordable housing stock is a valuable resource which should be conserved. Unfortunately, private developers are required to maintain their affordable single or multiple family dwelling units for only a specified time period, not the lifetime of the unit. Therefore, the developer/owner may terminate the affordable controls. While it is the City's plan to maintain or replace such units it is unlikely that owners would choose to terminate their contracts. As noted in the "Potential Loss of Affordable Housing Units" section the market rental rate is lower than assisted rates which would create a financial disincentive to terminate assistance programs.

Special Needs Groups

State law requires housing elements to address housing needs of the handicapped, elderly, large families, farmworker households, female-headed households, and the homeless. Households or families may fall into one or more of the categories. These groups are referred to collectively as special needs groups.

Handicapped - The 1990 census reported 4,733 handicapped persons with a mobility or self-care limitation in the City of Victorville. Households with handicapped persons do not necessarily require specialized group or institutional quarters. Many handicapped persons have disabilities that may be accommodated in standard housing units that have been modified to meet their specific needs. The adaption can include wider doorways, ramps instead of steps, railings, faucet fixtures, etc. Title 24, Part II of the California Administrative Code requires that most multiple-family rental units be constructed so that they may be adapted for use by handicapped persons. In addition, the Uniform Building Code requires builders of multi-family housing to construct one handicapped adapted unit for a project of 21-99 units and one additional handicapped unit for each additional 100 project units.

Handicapped (Update 2000) - The California Administrative Code now requires builders of multi-family housing to construct handicapped adapted units on a percentage basis between two

and four percent of the total number of units. For example, a one hundred unit apartment complex would require four handicapped accessible units; a two hundred unit complex, four handicapped accessible units; and a four hundred unit complex, eight handicapped accessible units.

Elderly - In 1990, 1,119 households in Victorville were headed by persons over 65 years of age. Approximately twenty-six percent of these households were classified as being impoverished - that is, having annual incomes that fell below the established level of poverty as defined by the Federal Government. Many elderly households live on fixed incomes and increased housing costs may significantly affect the standard of living for an elderly household. In addition, elderly households may be paying for more medical care than other households.

Large Families - According to the 1990 Census, there were 2,112 households in the City of Victorville that had five or more persons living in a single unit. The Census classifies a unit as being overcrowded if there are 1.01 or more persons per room. The Census reports that over 8.6 percent of the households in the City were overcrowded according to the definition set forth by the U.S. Census.

Farmworker Households - The 1990 Census indicates forty-two households in Victorville with Farm Employment income. The mean income of these households was \$11,756.00 and accounted for significantly less than one percent of the households.

Large families and overcrowding of units can result in premature deterioration of housing units. In addition, many of the older homes are very small with one or two bedrooms and are ill-equipped to handle large numbers of people. This overcrowding, coupled with the age of the units, may result in an acceleration in the deterioration of the units.

Female-Headed Households - The 1990 Census identified 1,253 female-headed households which accounted for 8.8 percent of the total households in the City. In many instances, female-headed households qualify for assistance under the other needs categories.

Families and Persons in Need of Emergency Shelter - Throughout the county, homelessness has become an increasing problem. Factors contributing to the rise in homeless include the general lack of housing affordable to very low income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidy to the poor, the de-institutionalization of the mentally ill, and increasing drug abuse.

The Homeless Outreach and Referral Organization found growing numbers of women and children among the homeless population, due in part to wife and child abuse, loss of income earner in the household, and the sale of the home or the apartment by the previous owner.

The High Desert Homeless Services Program has been maintaining data on clients' and shelter needs for those clients contacting the organization. That data includes needs for the Victor Valley and is listed by client type and jurisdiction on Table 16.

That organization indicated that based upon 899 clients during the six month client report, approximately 1,798 homeless are expected to contact the organization in one year. According to the 1992 survey by the Homeless Coalition, there are approximately 3,081 homeless in San Bernardino County (San Bernardino County Consolidated Plan). It is assumed that homeless individuals congregate in urbanized areas where services are available. Using the total County population of 1,178,601 for incorporated cities only, this population is divided by the total number of homeless (3,081) to establish a homeless per housed population ratio (1:382.54). The derivative is then divided into the 1995 City of Victorville population (60,577) to determine the number of homeless in the City (158). However, as noted in Table 16, 144 homeless individuals were contacted in a six month period indicating an annual population of 288 homeless in the City. According to the High Desert Homeless Services, approximately fifty percent (50%) of the homeless persons contacted choose to remain homeless regardless of what assistance is offered.

There are a number of organizations which provide services to the homeless in the Victor Valley. Although several provide food for the homeless, none as yet serve meals daily at a fixed location.

Families and Persons in Need of Emergency Shelter (Update 2000) – The High Desert Homeless Services Program provided an updated six-month client report (Table 16a), January 1, 2000 – June 30, 2000, which indicates that the agency has assisted 384 clients during the most recent report period. Based on the six-month report, it is anticipated that the agency will assist 768 clients for the year.

The San Bernardino County Homeless Coalition conducted a survey of the homeless population of the county in 1997 and estimated that there were approximately 3,000 homeless persons residing in the county (Final 2000 – 2005 San Bernardino County Consolidated Plan). Using the total county population of 1,396,933 (1/1/00 Department of Finance estimate) for incorporated cities only, a ratio of 1:465.64 (number of homeless per population) can be established. Dividing this ratio into the 2000 City of Victorville population (64,455), the estimated number of homeless in the city is 138. However, as noted in Table 16a, 76 homeless individuals were contacted in the six-month reporting period indicating an annual population of 152 homeless in the city.

It should be noted that all homeless persons may not be accounted for in either the 1992 or 1997 surveys by the Homeless Coalition as the homeless may choose not to frequent shelters, soup kitchens, or access other available services. The two surveys do reveal that the number of homeless within the county remains stable in terms of absolute number. However, since the base population of the county increased by approximately 18.5 percent, the percentage of homeless persons within the county has declined from approximately 0.26 percent to 0.21 percent. This reduction in the percentage of homeless may be attributed to the fact of the lower unemployment rates countywide.

The High Desert Homeless Services Program is a referral agency and direct provider which offers food, emergency shelter, emergency clothing, personal care supplies, and, when funding is available, gasoline vouchers and rental/utility assistance. In May 1994, the City gave approval for the establishment of a permanent 55 bed emergency shelter facility. This facility began operations on November 17, 1994.

Table 16
HOMELESS SERVICES CLIENT DATA

Forms completed	450				
Total Individuals	899				
		Adelanto		43	4.0%
Minor Males	195	22.0%	Apple Valley	100	11.0%
Minor Females	200	22.0%	Hesperia	88	10.0%
Adult Males	280	31.0%	Victorville	144	16.0%
Adult Females	215	24.0%	High Desert	82	9.0%
Senior Males	6	0.6%	San Bernardino County	63	7.0%
Senior Females	2	0.2%	Out of County*	160	17.0%
Total Males	482	54.0%	Out of State*	169	18.0%
Total Females	417	46.0%	Unknown*	50	5.0%
Source: High Desert Homeless Services, Inc.					
* These people receive only three nights of emergency shelter.					
Local people receive a maximum of ninety (90) days shelter. The average stay is four to six weeks.					

Table 16a
HOMELESS SERVICES CLIENT DATA 1/1/00 – 6/30/00 (Update 2000)

Forms completed	223				
Total Individuals	384				
		Adelanto		13	3.4%
Minor Males	69	18.0%	Apple Valley	61	15.9%
Minor Females	68	17.7%	Hesperia	42	10.9%
Adult Males	143	37.2%	Victorville	76	19.8%
Adult Females	97	25.3%	High Desert	32	8.3%
Senior Males	4	1.0%	San Bernardino County	19	4.9%
Senior Females	3	0.8%	Out of County*	51	13.3%
Total Males	216	56.3%	Out of State*	67	17.4%
Total Females	168	43.8%	Unknown*	23	6.0%
Source: High Desert Homeless Services, Inc.					
* These people receive only three nights of emergency shelter.					
Local people receive a maximum of ninety (90) days shelter. The average stay is four to six weeks.					

Samaritan Helping Hand in Victorville is a non-profit organization that provides food, emergency clothing, gasoline for private transportation in cases of medical emergency, assistance in obtaining medication legally prescribed by a physician, assistance with paying utility bills and

provision of vouchers for short-term emergency shelter. The organization services approximately twenty-five to thirty-five very low income families a day. While there is no effort to separate out the homeless, it is estimated that approximately thirty to forty homeless individuals are served each week.

Trinity Lutheran Church in Victorville assists both Samaritan Helping Hand and the High Desert Homeless Services. The church collects food donations and offers them to Samaritan. They also provide gas vouchers and emergency housing to people referred to them by the High Desert Homeless Services. On the average they provide assistance to approximately five to eight individuals per week, mostly singles passing through town.

Zion Lutheran Church and Faith Lutheran, both located in Victorville, also collect food and financial donations and forward this assistance to Samaritan Helping Hand.

High Desert Baptist Church in Victorville collects money for the needy and directs it to Samaritan Helping Hand, the High Desert Homeless Services and other organizations.

Needs for shelter fall in two main categories: (1) short-term emergency shelter, and (2) longer-term transitional housing for persons lacking sufficient income for self support.

The Victor Valley currently has a permanent general-purpose emergency shelter facility with a 55-bed capacity but has no transitional housing except that which may be available through conventional low- and moderate-income housing programs administered by the County. Facilities within the Victor Valley include:

H.O.W. Housing (capacity approximately 25 men) and **Alpha House** (capacity approximately 15 women) which are operated by the St. John of God Health Care Services within the Old Town Community Plan area provide shelter for those in their alcohol recovery programs.

A shelter for homeless mentally ill, operated by Lillie Ruff through a County contract with the Department of Mental Health, provides shelter for either men and/or women up to 90 days.

The Self Esteem house provides emergency shelter, as well as referrals and support groups, for up to 12 women and children who are victims of domestic violence.

Casa Venegas, an emergency shelter for men operated by Casa Venegas, Inc., provides assistance for up to six men.

The Salvation Army administers a cold weather emergency shelter voucher program during periods of cold weather which provide for short-term stays at inexpensive local motels for those needing shelter. A total of 97 people, were issued vouchers during the 1994-95 winter season (November through April). Vouchers are issued for a maximum of two days.

Funds for homeless shelter programs are available through **McKinney Act** programs which include:

- AFDC Transitional Housing Demonstration (currently operated by the San Bernardino County Department of Social Services).
- Emergency Shelter Grants can be used for building acquisition and rehab, rental assistance and payment of security deposits.
- Section 8 Mod Rehab Assistance for SRO housing can be used to acquire and rehab a single room occupancy hotel.
- Supplemental Assistance for Facilities to Assist the Homeless.
- Supportive Housing: The Transitional Housing Program provides funds for both building rehabilitation and five years of operating funds for transitional housing programs (three months to two years).
- Permanent Housing for the Handicapped Homeless.
- The FEMA Emergency Food and Shelter Program can provide short term rental subsidies to prevent eviction, payment of mortgage to prevent foreclosure, and utility assistance to families or individuals.

In response to the need for emergency and transitional shelter, the Victorville Zoning Ordinance was amended in 1991 to conditionally permit two types of facilities which aid those in need of shelter:

Homeless Shelter - A facility that provides immediate and short term temporary accommodations with possible support services for persons and/or families who lack a fixed, regular and adequate night time residence. This type of facility is now permitted with the approval of a conditional use permit in the R-2, R-3, R-4, R-A (Old Town Specific plan), C-A, C-1, C-2, C-M, IPD, M-1, and M-2 zone districts. The ideal location for such a facility would be in close proximity to social/medical services, public transportation, and areas where the homeless tend to congregate.

Single Room Occupancy (SRO) - A building(s) or structure(s) containing an individual secure rental residential living unit(s) with communal kitchen(s) or individual cooking facilities and individual or communal bathroom facilities. Each unit is designed to accommodate a maximum of two persons. The minimum size of an individual unit is 120 square feet, and the maximum size is 300 square feet. This type of use is now permitted in the R-3, R-4, R-A, SFC (Old Town Specific Plan), and C-2 zone districts. This type of low cost housing can protect some people from becoming homeless and provide formerly homeless people with an affordable entry point into the housing market. SROs may be utilized as temporary and/or transitional housing purposes, as well as more permanent type housing.

Residential Land Inventory

Residential Zoning

The Land Use Element contains goals and policies that describe the nature, location, extent, and intensity of land uses within the incorporated and unincorporated areas governed by the General Plan. The most important component of the Land Use and Development Element is the Land Use Policy Map which is a spatial representation of the land use policy. The Land Use Policy Map indicates where specific types of land uses will be permitted and is important in guiding future development in the City.

Of the thirteen land use designations identified in the Land Use Element, five are concerned with residential land development. The land use categories contained in the Land Use Element correspond to one or more Zone Districts to ensure consistency between the General Plan and the Zoning Ordinance. The five residential land use categories, and the Old Town Specific Plan, R-A (Residential Apartment) land use category, are summarized in Table 17.

Table 17
RESIDENTIAL LAND USE CATEGORIES AND ACREAGE (1995)

Land Use Designation	Corresponding Zone District	Units/Acre	Total Ac.	Undeveloped Acreage
Rural Residential	AE (exclusive agriculture)	0-1 du/5 ac.	1,043.5	946.1
Very Low Density Residential	A (agricultural residential) SR (suburban residential)	0-1 du/ac.	13,452.7	8,838.9
Low Density Residential	R-1 (single family residential)	0-5 du/ac.	14,873.1	10,597.1
Medium Density Residential	R-2 (medium density residential) R-MPD (residential mobile home planned development)	0-8 du/ac.	925.3	675.2
High Density Residential	R-3 (high density residential) R-3T R-4 (very high density residential) R-4T	0-20 du/ac.	1,995.3	1,405.1
Specific Plan	Specific Plan	Varies	2,085.6	
Urban Conservation		Varies		4,410.4
TOTAL ACRES			38,785.9	26,872.8

Source: Victorville Planning Department

Residential Zoning (Update 2000)

The updated amount of remaining undeveloped acreage, as of July 31, 2000, for the residential land use categories is shown in Table 17a. The increase in Very Low Density Residential

acreage shown in Table 17a is a result of the city annexing property north of Southern California Logistics Airport (August, 1998). The primary factor for annexing this property resulted from the city wanting to ensure land use compatibility with the operation of the airport. Additionally, there are other minor differences of acreages identified in Tables 17 and 17a. The acreages shown in Table 17a reflect the current residential land use areas as contained within the Land Use Element of the General Plan.

Table 17a
RESIDENTIAL LAND USE CATEGORIES AND ACREAGE (July 31, 2000) (Update 2000)

<i>Land Use Designation</i>	<i>Corresponding Zone District</i>	<i>Units/Acre</i>	<i>Total Ac.</i>	<i>Undeveloped Acreage</i>	<i>Potential Dwellings</i>
<i>Rural Residential</i>	<i>AE (exclusive agriculture)</i>	<i>0-1 du/5 ac.</i>	<i>1,043.5</i>	<i>946.1</i>	<i>209</i>
<i>Very Low Density Residential</i>	<i>A (agricultural residential)</i> <i>SR (suburban residential)</i> <i>R-1B (single family residential with B combining district)</i>	<i>0-2 du/ac.</i>	<i>15,960.7</i>	<i>11,342.2</i>	<i>31,921</i>
<i>Low Density Residential</i>	<i>R-1 (single family residential)</i> <i>R-MPD (residential mobile home planned development)</i>	<i>0-5 du/ac.</i>	<i>14,717.7</i>	<i>10,252.8</i>	<i>73,589</i>
<i>Medium Density Residential</i>	<i>R-2 (medium density residential)</i>	<i>0-8 du/ac.</i>	<i>925.3</i>	<i>668.1</i>	<i>7,402</i>
<i>High Density Residential</i>	<i>R-3 (high density residential)</i> <i>R-3T</i> <i>R-4 (very high density residential)</i> <i>R-4T</i>	<i>0-20 du/ac.</i>	<i>1,995.3</i>	<i>1,395.5</i>	<i>39,906</i>
<i>Specific Plan</i>	<i>Specific Plan</i>	<i>Varies</i>	<i>2,000.1</i>	<i>1,616.3</i>	<i>11,439¹</i>
<i>Urban Conservation</i>		<i>Varies</i>	<i>4,410.4</i>	<i>4,410.1</i>	<i>376¹</i>
TOTALS			41,048.4	30,631.1	164,842
<i>1) Accounts for maximum densities allowed in each specific plan and the Urban Conservation land use designation.</i>					
<i>Source: Victorville Planning Department</i>					

Table 17a that the potential number of dwellings that could result from build-out at the maximum densities authorized per the respective land use designation is 164,842. However, the actual number of dwellings at build-out are anticipated to be lower. The Land Use Element identifies that the effective development capacity is about eighty percent (80%) of its potential density. Effective development capacity is based on the fact that developers may choose to create lots larger than the minimum allowed by the zoning ordinance. Therefore, if the effective development capacity is achieved, it is estimated that there will be 131,874 dwelling units within

Victorville at build-out. In other words, an additional 107,609 units beyond the in addition to the existing 24,265 units (2000 DOF estimate could be constructed within the Victorville Planning area.

Over the past year, 2000, fourteen tentative tracts have been approved in the city with a total of 2,299 residential lots. These residential lots have been approved in the R-1 (Single Family Residential), PUD (Planned Unit Development), and S-P (Specific Plan) zoning districts. All of the approved tentative tracts were consistent with the allowable land use densities of the general plan with an average density of approximately 4.4 dwelling units per acre.

As of December, 1999, there were two apartment complexes under construction in the city. The first is a 83-unit complex that is nearing completion while the second is a 132-unit complex that is in the foundation stage. The 83-unit complex is located on a 7.97 acre piece of property that is zoned R-3T (High Density Residential – Transitional). The development equates to 10.41 dwelling units per acre where up to fifteen dwelling units would be allowed per the zoning designation. The 132-unit complex is located on an 8.99 acre piece of property that is zoned R-3 (High Density Residential). This development equates to 14.68 dwelling units per acre where up to fifteen dwelling units per acre would be allowed per the zoning designation.

Single family residential is identified as a permitted use, or use by right, within the single family residential zones, e.g. R-1 (Single Family Residential), Specific Plans, and Planned Unit Development. The first step in developing a single family residential subdivision is to submit and gain approval of a tentative tract map by the Planning Commission. Should vesting of the tentative be requested, the vesting would have to be approved by the City Council. The Planning Commission reviews the tentative map to determine consistency with the general plan, zoning regulations, and subdivision ordinance. Should the Planning Commission approve the map, the developer records the map. Once the map is recorded, approval of building permits for single family residences are ministerial actions. In other words, so long as the proposed residence complies with building code, height, yard, lot coverage requirements the permit for its development would be issued.

Multiple family residential is identified as a permitted use within multiple family residential zones, e.g., R-2 (Medium Density Residential), R-3 (High Density Residential), R-4 (Very High Residential) and certain Specific Plans. In order to develop an apartment complex, the developer would first submit a site plan application for Planning Commission review and approval. Under the site plan process, the Planning Commission reviews the project for consistency with the general plan and zoning ordinance as well as ensuring the functionality of the development. Once the site plan is approved the developer can submit construction plans for building permit issuance.

Housing Opportunities

Availability of Land - There is a large inventory of land designated for housing construction presently available within the corporate limits of the City. This land availability has helped to keep the cost of land acquisition for residential development at an affordable level. In 1995, there were approximately 22,462 acres of vacant residentially zoned lands available for development.

In addition, the urban conservation land use designation accounts for approximately 4,410 acres of vacant developable land.

Based on City sewer line locations and review of 1991 aerials of the City approximately 6,720 acres of vacant residential area is estimated to be within one-half mile of existing urban services and available for residential development without unusual extension of services. The remaining 14,270 acres of undeveloped land would require extension of urban services to currently unserved areas.

The City developed sewer and water lines and streets in the northwest portion of the City via a Community Facilities District (CFD 90-1) at the request of several property owners. The City sold bonds in order to finance these improvements. This reduced the initial capital cost to developers while providing services to attract home buyers. The cost of re-paying the bonds is passed on to homeowners in the form of annual payments on property tax bills.

Locations of generalized undeveloped residential lands are displayed in Figure 2. The land use categories that relate to housing are described in the Land Use Element.

Availability of Land (Update 2000) – As of July 31, 2000, there were approximately 30,631 acres of vacant residentially designated property available for development. This available land has multiple zoning designations on the property in order to accommodate a variety of housing types.

Since the comprehensive revision to the General Plan in July, 1997, additional sewer lines have been added along Mesa Linda Road, between Luna Road and Mesa Linda Avenue, and along Amargosa Road for approximately one-half mile, south of Bear Valley Road. The additional sewer lines provide service to approximately 540 acres of vacant residential property. Based on the additional lines, existing City sewer line locations, and residential development that occurred between October, 1996 (the date of the land use survey for the last update) and July 31, 2000, approximately 7,260 acres of vacant residential area is estimated to be within one-half mile of existing urban services and available for residential development without unusual extension of services. The remaining 23,371 acres of undeveloped land would require an extension of urban services. The generalized location of undeveloped residential land as of July 31, 2000, is shown in Figure 2a.

Governmental Constraints

The intent of local government regulation is to protect public health and safety within a community. However, regulations can add to the cost of new housing. Such governmental constraints include land use regulations, permit approval and processing, application fees, provision of infrastructure in subdivisions and other development controls.

Zoning Ordinance

Victorville's adopted land use policies provide for a wide variety of residential zones, each with adequate amounts of available land for development. Victorville has the ability to vary the zoning standards in order to encourage lower cost housing. Through the Planned Unit

Development process, a developer may use alternative methods which assure a wide range of housing costs, including small lots such as those in existing PUD developments ranging from 2,400 to 6,000 square feet.

Zoning Ordinance (Update 2000)

In addition to the Planned Unit Development process as identified above, the zoning ordinance has additional mechanisms to encourage lower cost housing. It allows the minimum dwelling sizes as follows: bachelor apartments – 500 square feet, one and two bedroom apartments – 600 square feet, and single family dwelling – 800 square feet. These minimum sizes offer flexibility for a variety of income categories. The city allows for Single Room Occupancy development which allow units as small as 120 square feet and as large as 300 square feet which would be designed to accommodate up to two persons per unit. The zoning ordinance also contains provisions for the approval of density bonuses in the multiple family residential zones when a housing developer agrees to construct at least twenty-five percent of the total units of a housing development for persons and families of low and moderate income as defined in the Health and Safety Code, or ten percent of the total units of a housing development of for lower income households. The zoning ordinance allows for the installation of one single manufactured dwelling within the single family residential zone district. Additionally, it allows for mobile home subdivisions/parks within the multiple family residential zone districts. All of the aforementioned options authorized by the zoning ordinance provides for a wide variety of housing types which helps to ensure affordability.

Residential development standards allowed within the Rural Residential, Very Low Density Residential, Low Density Residential Medium Density Residential, High Density Residential, Urban Conservation, and Specific Plan land use designations and the corresponding zone district categories within Table 17b. The standards identified include allowable lot coverage, minimum lot sizes, minimum unit sizes, maximum density, maximum lot coverage (floor area ratio), and minimum required yards (setbacks). It should be noted that the table does not identified the multiple planned unit developments within the city since these developments do not constitute a significant amount of land within the city. However, the planned unit development process affords developers the ability to vary traditional standards to make housing available for a wide segment of society. For example, in an existing planned unit development (PUD-1-87) designed for senior citizen living allows for a minimum lot size of 3,445 square feet, with minimum yards as follows: front, twenty feet; rear, five feet; side, three feet; and street side, ten feet. The reduced lot size and yards allow the development to be more affordable and attractive to seniors on fixed incomes.

In addition, the Urban Conservation land use is identified within Table 17b. This land use category is only located within the sphere of influence. The Urban Conservation land use designation is consistent with the current San Bernardino County zoning and land use designations of Rural Living and Resource Conservation. This land use designation allows for a maximum housing density of one dwelling unit per two and one-half acres, one dwelling unit per five acres, and one dwelling unit per forty acres depending on the underlying county land use regulations.

The Urban Conservation land use designation will protect areas in the sphere for future urban land uses. This protection is necessary as an annexation time frame has not been established. As more

intensive developments occur or areas are annexed, the city will re-evaluate the land use designation and change it as necessary. Should the unincorporated areas designated as Urban Conservation retain such designation after annexation, the underlying zoning would be established as R-1 (Single Family Residential) with reduced densities, consistent with the existing county densities. Additionally, as development occurs within these areas regulated by the county, the county should verify with the city what level of urban service will be necessary.

Table 17b
Residential Development Standards (Update 2000)

Land Use Designation	Corresponding Zone District ⁽¹⁾	Max. Density DUs/Acre	Max. Lot Coverage	Min. Lot Size	Min. Unit Size	Min. Yards (Setbacks)			
						Front	Rear	Side	Street Side
Rural	AE – Exclusive Agricultural	0.2	N/A	5 ac.	800 s.f.	25	20	10	10
Very Low Density	A – Agricultural	1	40%	1 ac.	800 s.f.	25	10	10	10
Very Low Density	SR – Suburban Residential R-1 “B” Combining District	2	40%	½ ac.	800 S.f.	20	20	5	10
Low Density	R-1 – Single Family Residential	5	40%	7,200 s.f.	800 s.f.	20	20	5	10
Low Density	R-MPD – Residential-Mobile Home Planned Development	5	60%	7,200 s.f.	800 s.f.	20	10	5	10
Medium Density	R-2 – Medium Density Residential	8 ⁽⁴⁾	40%	7,200/8,500 s.f.	Bachelor Apt. – 500 s.f. 1-2 bedroom 600 s.f.	20	20	5	10
High Density	R-3 – High Density Residential	15 ⁽⁴⁾	40%	7,200/10,000 s.f.	Bachelor Apt. – 500 s.f. 1-2 bedroom 600 s.f.	20/15	20/15	5	10
High Density	R-4 – Very High Density Residential	20 ⁽⁴⁾	50%	10,000 s.f.	Bachelor Apt. – 500 s.f. 1-2 bedroom 600 s.f.	15	15	5	10
Urban Conservation	R-1 “B” Combining District	0.4	40%	2.5 ac	800 s.f.	20	20	5	10
Specific Plan Brentwood:	Low Residential	4	40%	8,000 s.f.	800 s.f.	15	20	5	10
	Low-Medium Residential	5	40%	7,000 s.f.	800 s.f.	15	20	5	10
	Medium Residential	6	45%	5,000 s.f.	1,000 s.f.	17	15	4	10
	Medium-High Residential	8	45%	4,000 s.f.	800 s.f.	17	15	4.4	10
	High Residential	20	45%	1 ac.	2,175 s.f.	15	15	5	10
Specific Plan Foxfire Ranch:	Very Low Residential	2.5	40%	10,000 s.f.	800 s.f.	25	20	5	10
	Low Residential	3.5	40%	8,000 s.f.	800 s.f.	15	20	5	10
	Medium-Low Residential	5	40%	6,500 s.f.	800 s.f.	15	15	5	10
	Medium Residential	7	50%	4,000 s.f.	800 s.f.	15	15	5	10
	Adult Residential Overlay	7	50%	4,000 s.f.	800 s.f.	15	15	5	10
Specific Plan Mesa Verde (Eagle Ranch):	Estate Residential Overlay	2	40%	15,000 s.f.	800 s.f.	30	25	10	10
	Low Residential	5	45%	6,500 s.f.	800 s.f.	15	15	5	10
	Medium Residential	6	50%	5,000 s.f.	800 s.f.	15	15	5	10
	High Residential	20	50%	10,000 s.f.	1,600 s.f.	15	15	5	10
Specific Plan Old Town:	Residential Single Family	5	.50 FAR	7,100 s.f.	800 s.f.	10	10	5	5
	Residential Apartment	24	.80 FAR	3,550 s.f.	Bachelor Apt. – 500 s.f. 1-3 bedroom 600 s.f. Condo or SFR 800 s.f.	10	10	5	5
Specific Plan Rancho Tierra:	Estate Residential	2	40%	18,000 s.f.	800 s.f.	25	20	5	10
	Very Low Residential	5	40%	7,000 s.f.	800 s.f.	15	20	5	10
	Low Residential	6	40%	6,000 s.f.	800 s.f.	15	15	5	10
	Medium-Low Residential	6.5	50%	5,000 s.f.	800 s.f.	15	15	5	10
	Medium Residential Overlay	7	50%	4,000 s.f.	800 s.f.	15	10	5	10
	High Residential	20	50%	10,000 s.f.	1,600 s.f.	15	15	5	10

<i>Specific Plan Talon Ranch:</i>	<i>Low Residential</i>	3	40%	7,200 s.f.	800 s.f.	20	20	5	10
	<i>Medium-Low Residential</i>	5	40%	6,000 s.f.	800 s.f.	15	15	5	10
	<i>Medium Residential</i>	6	50%	4,500 s.f.	800 s.f.	15	15	5	10
	<i>High Residential Overlay</i>	18	50%	10,000 s.f.	1,600 s.f.	15	15	5	10
<i>Specific Plan Vista Verde:</i>	<i>Very Low Residential</i>	4.1 ⁽³⁾	45%	7,000 s.f.	800 s.f.	15	15	5	10
	<i>Low Residential</i>	4.7 ⁽³⁾	45%	6,000 s.f.	800 s.f.	15	15	5	10
	<i>Medium-Low Residential</i>	5.4 ⁽³⁾	50%	5,000 s.f.	800 s.f.	15	15	5	10
	<i>Medium Residential</i>	5.6 ⁽³⁾	50%	4,000 s.f.	800 s.f.	15	15	5	10

1. Zone Districts correspond to those districts contained in the City of Victorville Zoning Ordinance.
2. The Specific Plan designation is identified as both the Land Use Designation and the Corresponding Zone District. Within each specific plan, land uses are established as identified in the corresponding zone district column.
3. A maximum number of dwelling units have been established in each Planning Area of the Vista Verde Specific Plan. The maximum density identified is based on the maximum number of dwelling units allowed divided by the acreage of the respective planning areas.
4. Density Bonuses are allowed within zone district.



VICTORVILLE GENERAL PLAN

GENERALIZED UNDEVELOPED RESIDENTIAL LANDS

FIGURE 2



LEGEND

— CITY LIMITS
— SPHERE OF INFLUENCE

-  Undeveloped land available for infill development.
-  Undeveloped land available for residential development beyond 1/2 mile of existing services.
-  Undeveloped land available for residential development within 1/2 mile of existing services.



Victorville GENERAL PLAN

GENERALIZED UNDEVELOPED
RESIDENTIAL LANDS
(Update 2000)

FIGURE 2a



LEGEND

----- CITY LIMITS
..... SPHERE OF INFLUENCE

-  Undeveloped land available for infill development.
-  Undeveloped land available for residential development beyond 1/2 mile of existing services.
-  Undeveloped land available for residential development within 1/2 mile of existing services.

Permit Processing

Victorville's average processing time for residential development is about eight weeks with the first plan check taking 10 to 15 days. This permit processing is considerably less than the norm for most Southern California cities in 1986. The costs for permit processing are also indicated in Table 18.

Table 18
PERMIT PROCESSING FEES - 1995
SINGLE FAMILY RESIDENCE¹

FEE	COST	COMMENT
Building Permit	\$646.50	Fee is on a sliding scale based on valuation
Plan Check	\$420.23	65% of permit fee
DIF	\$2,343.00	
SMIP	\$10.19	
Sewer Connection Fee	\$350.00/d.u.	
Energy Calc. Fee	\$42.02	10% of plan check fee
Plumbing Fee	\$31.00	\$2.00/fixture - \$5.00 sewer
Electrical Fee	56.50	\$.035/sq. ft. living area, \$.015/sq. ft. garage and porch
Mechanical Fee	\$51.00	
VVWD Fee	3,729.00	Hook-up fee for water (Incl. ¾" meter)
VVWRA Fee	\$1,433.25	\$68.25 per fixture unit.
School District Fees	\$2,408.00	Maximum fee permitted under State law \$1.72 per sq. ft. habitable area
<u>Planning Application Fees</u>		
Tentative Tract	\$550.00 + \$5.00 per lot	Fees only apply to subdivisions of five lots or more
Environmental Review	\$85.00	
<u>Engineering Plan Check Fee</u>		
Tentative Tract	\$600.00 + \$20.00 per lot	Fees only apply to subdivisions of five lots or more
Estimated Total	\$11,520.69	
¹ Cost is based on Victorville's median housing value of \$101,900 (1990 U.S. Census). Actual fee will vary depending on valuation of unit. This example is based upon a single family residence 1,400 square feet with a 400 square-foot garage and 100 square-foot porch.		
DIF = Development Impact Fee		SMIP = Strong Motion Implementation Program
VVWD = Victor Valley Water District		VVWRA = Victor Valley Wastewater Reclamation Authority
Source: City of Victorville Building Department, Victor Valley Water District Customer Service		

Permit Processing (Update 2000)

Since the last comprehensive amendment to the General Plan in July, 1997, the permit processing fees have increased by approximately fifteen percent. Table 18a indicates the current permit processing fees for single family residential.

Table 18a
 PERMIT PROCESSING FEES (Update 2000)
 SINGLE FAMILY RESIDENCE¹

FEE	COST	COMMENT
Building Permit	\$668.11	
Plan Check	\$447.36	
DIF	\$2,343.00	
SMIP	\$9.61	
Sewer Connection Fee	\$350.00/d.u.	
Energy Calc. Fee	\$44.74	10% of plan check fee
Plumbing Fee	\$35.00	\$2.00/fixture - \$5.00 sewer
Electrical Fee	\$96.00	
Mechanical Fee	\$42.50	
VVWD Fee	\$4,600.00	Hook-up fee for water (Incl. ¾" meter)
VVWRA Fee	\$1,706.25	\$68.25 per fixture unit.
School District Fees	\$2,870.00	Maximum fee permitted under State law \$2.05 per sq. ft. habitable area
<u>Planning Application Fees</u>		
Tentative Tract	\$1,100.00 + \$15.00 per lot	Fees only apply to subdivisions of five lots or more
Vesting Tentative Tract	\$1,325.00 + \$15.00 per lot	
Environmental Review	\$100.00	
<u>Engineering Plan Check Fee</u>		
Tentative Tract	\$1,200.00 + \$20.00 per lot	Fees only apply to subdivisions of five lots or more
Estimated Total	\$13,212.57	
¹ This example is based upon a single family residence 1,400 square feet with a 400 square-foot garage and 100 square-foot porch.		
DIF = Development Impact Fee SMIP = Strong Motion Implementation Program		
VVWD = Victor Valley Water District VVWRA = Victor Valley Wastewater Reclamation Authority		
Source: Building Department, Engineering Department, Planning Department, Victor Valley Water District Customer Service, Victor Elementary School District		

Development Fees

The State of California adopted legislation that permits school districts to levy "school impact fees" on new development. The legislation permits school districts to charge a maximum of \$1.72 per square foot for new residential development and \$.28 per square foot for commercial and industrial development to be used for the construction of new schools.

Development Impact Fees (DIF) are collected in order to provide for the development of public facilities throughout the City, including roads, parks, public safety and other facilities. The fees reflect a proportionate share of usage that can be attributed to individual development projects. For example, the construction of arterial streets is not just the responsibility of developments that front on such streets, but are used by residents, owners, clients, and/or tenants occupying development projects should contribute to their improvement.

A survey conducted by the Building Industry Association (BIA) of Southern California/Baldy View Region, indicates that the Victor Valley and Mountain Desert regions (excepting Big Bear Lake) collect substantially lower fees for residential development, including DIF, than other regions in the survey (Table 19). The survey also shows that the City of Victorville collects a higher DIF than other cities and the County within the Victor Valley. However, Victorville also provides a greater number of public facilities at a higher standard as evidenced, for example, by the comparison of roads and parks.

According to a Development Fee Study prepared for the City, the DIF covers approximately seventy-three (73%) of the estimated cost of needed capital with the remainder coming from other funding sources such as grants, restricted funds, redevelopment agency tax increment where applicable, etc.

Development Fees (Update 2000)

The School districts are authorized to levy a fee, charge, dedication, or other requirement against any construction within the boundaries of the district, for the purpose of funding the construction or reconstruction of school facilities pursuant to Section 17620 et seq. of the Education Code. The limitations of such fee is subject to the limitations of Section 65995 et seq. of the Government Code which allows for the adjustment of the fee based on inflation set forth in the statewide cost index for class B construction, as determined by the State Allocation Board. Since the last comprehensive General Plan Amendment, the development fee charged by school districts within the planning area has increased from \$1.72 per square-foot for residential development and \$0.28 per square-foot for commercial development to \$2.05 and \$0.33 respectively.

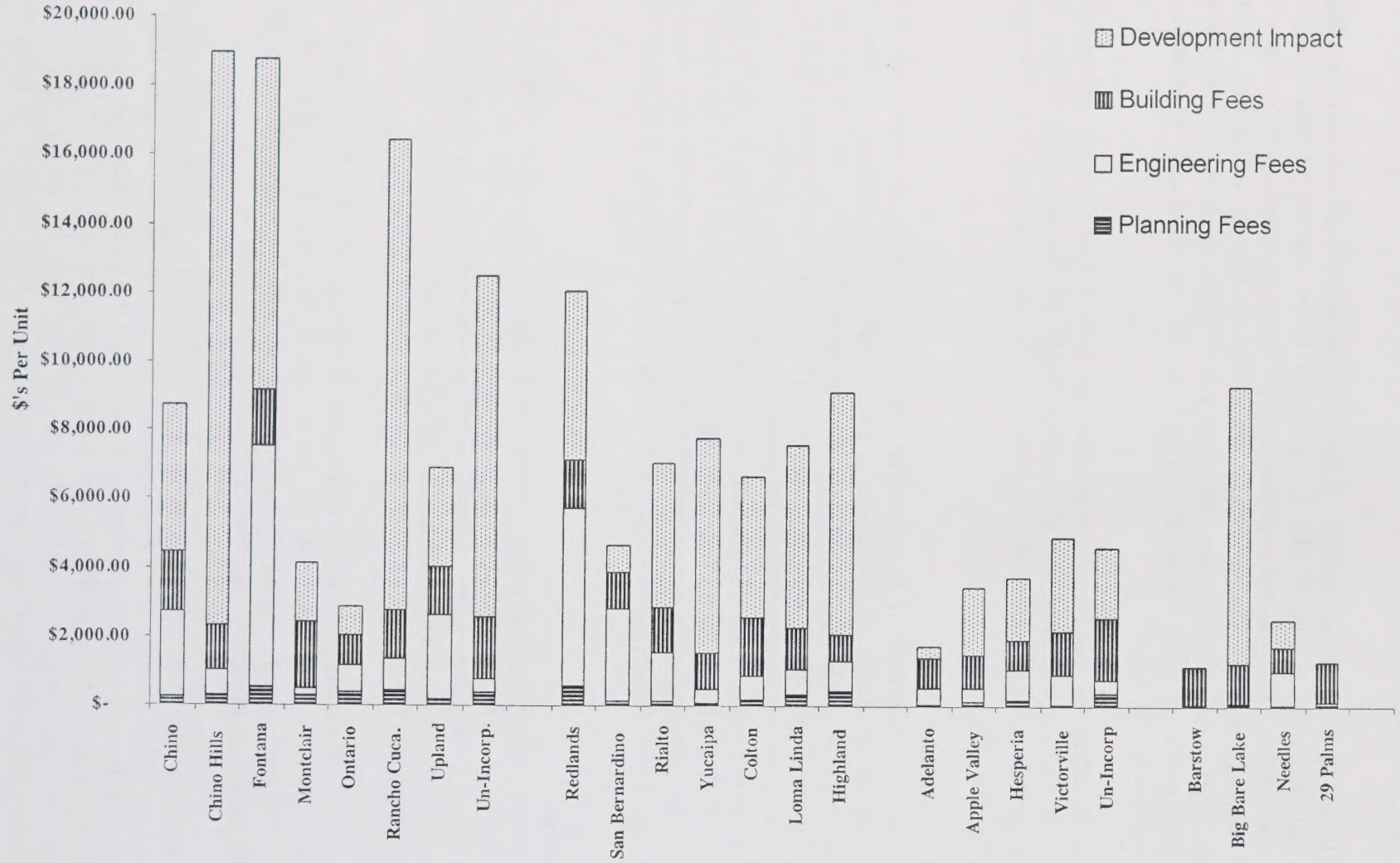
Site Improvement

Infrastructure/Public Services Constraints - The availability and cost of infrastructure and services can enable or restrict residential development. In portions of Victorville water and sewer lines do not currently exist. These lines are extended as the need arises. However, the majority of the City is served by sewers and a significant amount of land is available for residential development as shown in Figure 2.

Police - The City of Victorville contracts law enforcement services with San Bernardino County which operates out of a City facility in the Civic Center Planning Area. Increased urban development will place greater demands on law enforcement personnel and may require additional staffing and equipment to maintain existing levels of service.

Fire - The Victorville Fire Department is responsible for providing fire protection services within the Planning Area. As of January 1996, fire protection services are dispatched from three full-time stations. Only the very northerly portions of the City, and the Baldy Mesa area west of U.S. Highway 395 are located outside the five minute response area. Developments located outside of the five minute response time are reviewed on a case-by-case basis by the Fire Department to determine whether additional requirements are necessary to ensure the safety of the occupants. In addition, development may require additional infrastructure which would add to the cost of development.

Table 19 - Residential Development Fees



Noise - The Noise Element is concerned with a detailed analysis of the existing and future noise environment. The Element includes maps indicating the areas of the City that will be exposed to noise levels exceeding thresholds considered to be "normally acceptable" by the State Office of Noise Control. A "normally acceptable" level of noise for single-family residential development is 60 dBA and 65 dBA for multiple-family development. The City in an effort to protect residences from noise which would interfere with indoor activities, consistent with Environmental Protection Agency findings, requires noise attenuation to reduce interior noise levels to 45 dB for developments in areas identified as having a Community Noise Equivalent Level of 65 dB or greater, as well as areas within one mile, which may increase construction costs. The Noise Element indicates the amount of land exposed to varying levels of noise by residential land use category. See the Noise Element for further discussion.

Roads - Increased residential development in areas not yet subdivided as well as continued infill development in the older subdivision will place greater demands on the existing system of roads in Victorville. New roadways will have to be constructed, and many existing arterial roadways will have to be improved to handle the increased volumes of traffic. The provision of new roads and the improvement of existing roads is detailed in the Circulation Element.

Energy - While the local community effort to lower housing costs continued, some constraints have been added by the State. It is the City's policy to comply with State law, however, energy conservation standards add expense to the per-unit housing cost. These additional costs may prevent lower income households from qualifying for housing loans.

Non-Governmental Constraints

Actual or potential constraints affect the development of new housing and the maintenance of existing units for all income levels. Environmental constraints may also limit growth. These and other factors that constrain future residential development are discussed below.

Market Constraints

The reduced demand for land and housing in the Southern California region, including the High Desert, has caused a similar reduction in the price of houses. However, home sales overall still indicate lower housing prices in Victorville. According to sales data, housing units in Victorville cost about forty to fifty percent less than the average cost for housing units in Los Angeles and Orange Counties, respectively, and fourteen percent less than the average cost in San Bernardino County as a whole.

The primary demand for housing in Victorville is for newly constructed homes as people seek comparable housing at more affordable prices than can be found in more densely urbanized areas of Southern California. Many of these communities have a relatively low supply of vacant, developable residential land, which helps to maintain higher overall housing prices, including used homes. Victorville has an abundant supply of vacant, developable residential land as noted in the "Residential Land Inventory" section, which helps to maintain lower new construction home prices. Simultaneously, used home prices in Victorville are suppressed due to the relatively low cost of new construction, supply of land and a lack of demand for used homes. In addition,

the labor costs for residential development have been lower because of widespread use of non-union labor.

Additionally, financing plays an important role in the marketplace. The combination of low interest rates on home mortgages and an average down payment of less than ten percent (10%) makes home ownership affordable to a broad range of income levels. The median home price in Victorville in 1995 was \$103,000 according to Data Quick, Inc. Table 15 shows the maximum affordable home price and monthly payment (not exceeding thirty percent of annual income) by income category. The data is based upon the prevailing interest rate on a month to month basis as identified in a survey of Southern California lending institutions by the Inland Empire Economic Partnership. According to "Comparable Sales" data for Victorville in 1995, 406 of the homes sold were affordable to very low income families, while 645 homes were affordable to low income families (excluding very low income).

Market Constraints (Update 2000)

The median home price for a new home in Victorville in the first quarter of 2000 was \$137,888 and \$90,595 for existing homes according to the San Bernardino Associated Governments (Inland Empire Quarterly Economic Report – July, 2000). Table 15 shows the maximum affordable home price and monthly payment (not exceeding thirty percent of annual income) by income category. The data is based upon the prevailing interest rate on a quarterly basis. Based on said table, the median house price falls within the affordable range for very low and low income persons.

Environmental Constraints

Portions of Victorville are exposed to a variety of environmental hazards which may constrain development. These hazards include flooding, seismic hazards, and soil stability.

Flooding - The Land Use and Safety Elements identify those areas of the City that are subject to periodic flooding. The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRM) for the City of Victorville and the unincorporated areas. In order to mitigate potential flooding the City refers to the San Bernardino County Flood Control District Master Drainage Plan and requires private development to design drainage systems according to this plan. This Master Drainage Plan has not been adopted by the City Council and no fees are collected. However, the north western portion of the City is covered by a drainage plan adopted by City Council (Ordinance no. 1460) for which fees are collected prior to issuance of building permits for affected development projects. The above noted drainage plans give direction for the efficient mitigation of flooding allowing for the development of those affected properties. Finally, Ordinance No. 1460 allows for the equitable assignment of cost to property within the area of benefit.

Seismic - The City of Victorville is located in a seismically active region as is all of the Southern California region. The probability of a major earthquake from the San Andreas, Helendale, and the San Jacinto Faults is considered to be high. No faults or fault traces are known or suspected to exist within the planning area and, as a result, no Alquist-Priolo Special Studies Zones are located within the planning area. Consistent with Seismic Safety Zone IV, as identified in the Uniform Building Code, new development is required to employ design and construction

techniques that will reduce the potential for loss of life, injury, and property damage in the event of a major earthquake. The Uniform Building Code (UBC) incorporates many of the technical and design measures which are effective in reducing property damage in the event of a major earthquake. Seismic hazards and liquefaction potential are further described in the Safety Element.

Hillside/Slope - Portions of the North Mojave, Turner Heights, East City, and South Central planning areas have areas where slopes exceed 15 percent. The development on slopes with this degree of inclination is difficult and should be avoided if possible to prevent property damage resulting from slope failure. The Safety Element contains specific goals and policies that address hazards related to the development of hillside areas. The Zoning Ordinance contains a Slope Protection District (SLP) which regulates the maintenance and protection of sloped areas in excess of five feet in vertical height.

Energy Conservation

The City requires compliance with the Building Code and Title 24 of the California Administrative Code relating to energy conservation. All new development must demonstrate an effort to comply with regulations concerning energy consumption, and if necessary, implement specific design measures that will reduce energy consumption (see Figure 3). Additional opportunities exist to conserve energy through building design, landscaping, weatherization techniques and assistance programs.

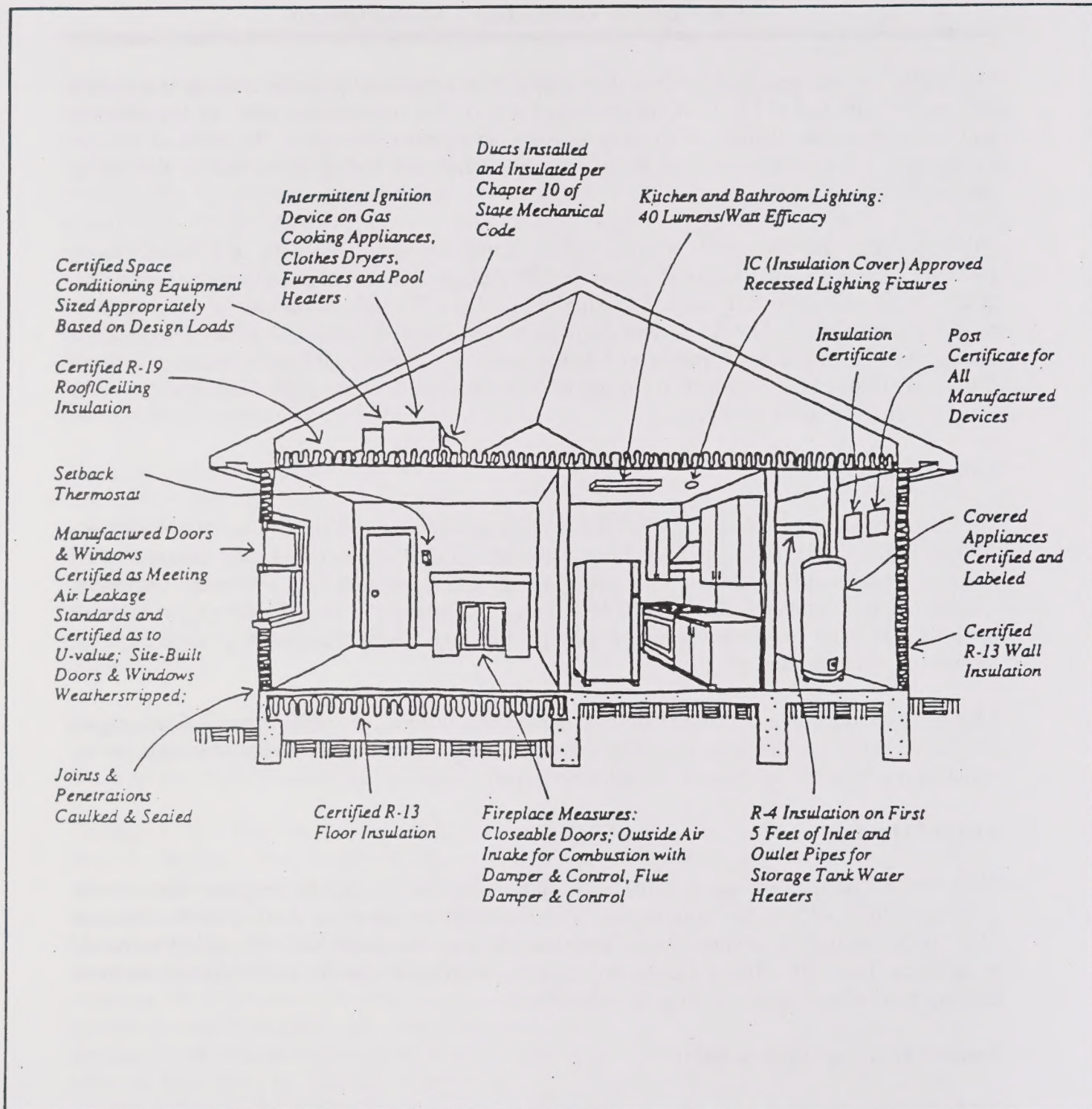
Infill of residential area which already have streets and utilities, and maintenance of a compact city form during development, can help conserve energy used in motor vehicle circulation by reducing trip lengths for journeys to work and shopping.

Assisted Housing

The goals and policies contained in the Housing Element and the specific programs that serve as implementation, address the housing needs identified in the previous section of the Element. These measures include a wide range of programs that are funded and administered by a number of agencies (Table 20). The individual programs are identified below. Table 21 summarizes those housing programs currently existing in Victorville.

Assisted Housing (Update 2000)

Table 21a provides an update of the housing programs currently existing in Victorville.



INSTALLED MANDATORY MEASURES

SOURCE: State of California Energy Commission Manual

Victorville
General Plan



FIGURE 3

TABLE 20
AFFORDABLE HOUSING PROGRAMS

Development

Home Mortgage Purchase Program
Affordable Housing Partnership Program
Building Equity & Growth in Neighborhoods
Density Bonus Program
Single Family Mortgage Revenue Bonds
Homeownership Assistance Program
Urban Pre-development Loan Program

Includes Conservation and/or Rehabilitation of Units

- Revolving Loan Fund
- Youthbuild
- Farmbuild Housing Grant Program
- Section 202 Supportive Housing for the Elderly
- McAuley Institute
- Affordable Housing Program
- Supportive Housing Program
- Low Income Housing Tax Credit Program
- RDA Set-Aside

Includes Conservation of Units

- World/Bridge Initiative
- Fannie Mae/CaHLIF 3% Down Payment Home Loans
- Section 8 Rental Assistance Program

Includes Rehabilitation of Units

- Hope 3 - Homeownership of Single Family Homes
- John Heinz Neighborhood Development Program

Conservation

Mobile Home Park Resident Ownership Program
Scattered Site Housing Program

Rehabilitation

Congregate Housing Services Program
Shelter Plus Care Program
Emergency Housing Assistance Program
Senior Home Repair Program
Home Improvement Loan Program
Rental Property Rehabilitation Assistance Program

Source: California Department of Housing and Community Development "Affordable Housing Financial Clearinghouse".

Table 21
SUMMARY OF EXISTING ASSISTED HOUSING PROGRAMS IN VICTORVILLE - DECEMBER 1995

Program	No. Of Assisted Units	Total Units	Location (if applicable)	Possible Termination Date (if applicable)
Loan Management Set-Aside	99 Section 8 99 FHA	99	Rodeo Drive Apt. 14206 Rodeo Dr.	November 1, 1997 (a)
New Housing Construction Program/FHA	100 Section 8 100 FHA	101	Sherwood Villa 14900 Arlette	May 7, 2011 (b)
Multi-Family Housing Mortgage Revenue Bond	20% Low/Moderate Income Levels	163	See Table 22	See Table 22
Single Family Mortgage Revenue Bond	169	169	Various Sites	7 to 10 years from initial purchase date or resale if foreclosed upon
Scattered Sites Housing Program	22	22	Various Sites	Ongoing
Section 8 Certificate/Voucher Program	270	270	No Site Specific	Ongoing
Senior Repair Program	118 Grants (July 86 - June 91)	118	Various Sites	Ongoing
Rental Rehab. Program	58 units (within 18 projects)	58	Various Sites	Ongoing
Single Family Rehab. Loans	8	8	Various Sites	Ongoing
TOTAL		1008		
(a) Rental Assistance (b) Maximum 30 year affordability restriction conditioned by CHFA Source: San Bernardino County Economic and Community Development Department San Bernardino County Housing Authority				

Table 21a
SUMMARY OF EXISTING ASSISTED HOUSING PROGRAMS IN VICTORVILLE - July 31, 2000

<i>Program</i>	<i>No. Of Assisted Units</i>	<i>Total Units</i>	<i>Location (if applicable)</i>	<i>Possible Termination Date (if applicable)</i>
<i>Loan Management Set-Aside</i>	<i>99 Section 8 99 FHA</i>	<i>99</i>	<i>Rodeo Drive Apt. 14206 Rodeo Dr.</i>	<i>2001 (a)</i>
<i>New Housing Construction Program/FHA</i>	<i>100 Section 8 100 FHA</i>	<i>101</i>	<i>Sherwood Villa 14900 Arlette</i>	<i>May 7, 2011 (b)</i>
<i>Multi-Family Housing Mortgage Revenue Bond</i>	<i>20% Low/Moderate Income Levels</i>	<i>150</i>	<i>See Table 22</i>	<i>See Table 22</i>
<i>Section 42 Tax Credit Units (CA Tax Credit Allocation Committee)</i>	<i>116</i>	<i>116</i>	<i>14449 Begonia Rd.</i>	<i>2013</i>
<i>Single Family Mortgage Revenue Bond</i>	<i>50</i>	<i>50</i>	<i>Various Sites</i>	<i>7 to 10 years from initial purchase date or resale if foreclosed upon</i>
<i>Scattered Sites Housing Program</i>	<i>50</i>	<i>50</i>	<i>Various Sites</i>	<i>Ongoing</i>
<i>Section 8 Voucher Program</i>	<i>344</i>	<i>344</i>	<i>Not Site Specific</i>	<i>Ongoing</i>
<i>Senior Repair Program</i>	<i>85 Grants (Jan. 98 - July 00)</i>	<i>85</i>	<i>Various Sites</i>	<i>Ongoing</i>
<i>Rental Rehab. Program</i>	<i>0</i>	<i>0</i>	<i>Various Sites</i>	<i>Ongoing</i>
<i>Single Family Rehab. Loans</i>	<i>0</i>	<i>0</i>	<i>Various Sites</i>	<i>Ongoing</i>
<i>TOTAL</i>		<i>1,005</i>		
<i>(a) Rental Assistance</i> <i>(b) Maximum 30 year affordability restriction conditioned by CHFA</i> <i>Sources:</i> <i>San Bernardino County Economic and Community Development Department</i> <i>San Bernardino County Housing Authority</i> <i>Consolidated Annual Performance and Evaluation Report, 1997-1998, 1998-1999, and 1999-2000</i>				

Table 22 lists the housing projects funded with Mortgage Revenue Bonds and Table 23 details those federally assisted projects at risk of conversion.

Table 22
MULTIPLE AND SINGLE FAMILY REVENUE BOND PROJECTS - 1995

Project Name	20% Set Aside	Expiration Date
Gold West Apartments - 15252 Seneca Road 88 total units	18 units	2000
Summer Breeze - 14959 Seneca Road 168 total units	34 units	2004
Newporter Apartments - 15251 Seneca Road 200 total units	50 units ¹	1998
Wimbleton Apartments - 16950 Jasmine 289 total units	61 units ²	2015
TOTAL	163 units	

¹ 10 Units beyond the 20% Set-Aside are occupied by very low income persons.

² 3 Units beyond the 20% Set-Aside are occupied by very low income persons.

Bonds Issued	Income % on Median
15	100 - 120
91	80 - 100
56	50 - 80
7	Less than 50

Table 23
Federally Assisted Projects at Risk of Conversion* - 1996

Project Name	Age/Condition	Project Description	# of Assisted	Earliest Possible Termination Date Section 8 Contract	Affected Planning Period
Rodeo Dr. Apt. 14206 Rodeo Dr.	Built 1975 Fair Condition	(16) 1 bedroom (57) 2 bedroom (26) 3 bedroom	99 Section 8 ¹	11/1/97**	1996-2000
Sherwood Villa 14900 Arlette Dr.	Built 1981 Good Condition	(81) 2 bedroom (20) 3 bedroom	101 Section 8 ²	5/7/11	after 2004-2009 period

¹ All 99 units contained within this project have FHA 239 funding, which involves interest payment reductions for the project in order to assist in rental rate reductions. This funding expires February 14, 1994, but contains an additional 20 year extension.

² All 101 units contained within this project have FHA 239 funding, which involves interest payment reductions for the project in order to assist in rental rate reductions. This funding expires May 7, 2011, but contains an additional 20 year extension.

* Based on project status 2/27/96 prepared for California Housing Partnership by California Coalition for Rural Housing Project.

** Rodeo Drive Apartments are covered by a 25 year agreement for 99 units. The earliest possible conversion is November 1997.

Source: H.U.D. MIDLIS and MIS databases; California H

Tables 22a and 23a provides Update 2000 lists of housing projects funded with Mortgage Revenue Bonds and those federally assisted projects at risk of conversion.

Table 22a
MULTIPLE AND SINGLE FAMILY REVENUE BOND PROJECTS (Update 2000)

Project Name	20% Set Aside	Expiration Date
Gold West Apartments - 15252 Seneca Road 88 total units	18 units	May 1, 2017
Summer Breeze - 14959 Seneca Road 168 total units	34 units	August 1, 2018
Newporter Apartments - 15251 Seneca Road 200 total units	40	December 1, 2015
Wimbledon Apartments - 16950 Jasmine 289 total units	58	April 20, 2031
TOTAL	150 units	

Bonds Issued	Income % on Median
16	Greater than 120
15	100 - 120
12	80 - 100
6	50 - 80
1	Less than 50

Sources: City of Victorville Redevelopment Agency, San Bernardino County Department of Economic and Community Development, Urban Futures Inc., Investment Concepts Inc., and Wolf & Company Inc.

Table 23a
Federally Assisted Projects at Risk of Conversion (Update 2000) *

Project Name	Age/Condition	Project Description	# of Assisted	Earliest Possible Termination Date Section 8 Contract	Affected Planning Period
Rodeo Dr. Apt. 14206 Rodeo Dr.	Built 1975 Fair Condition	(16) 1 bedroom (57) 2 bedroom (26) 3 bedroom	99 Section 8 ¹	2001**	1998-2005
Sherwood Villa 14900 Arlette Dr.	Built 1981 Good Condition	(81) 2 bedroom (20) 3 bedroom	101 Section 8 ²	2011	after 2004-2009 period

¹ All 99 units contained within this project have FHA 239 funding, which involves interest payment reductions for the project in order to assist in rental rate reductions. This funding expires February 14, 1994, but contains an additional 20 year extension.

² All 101 units contained within this project have FHA 239 funding, which involves interest payment reductions for the project in order to assist in rental rate reductions. This funding expires May 7, 2011, but contains an additional 20 year extension.

* Based on project status 2/27/96 prepared for California Housing Partnership by California Coalition for Rural Housing Project.

** The Section 8 rental assistance is renewed annually and according to the management company(Parker Management) the owners have not expressed interest in discontinuing the program.

Source: H.U.D. MIDLIS and MIS databases; California H

Potential Loss of Affordable Housing

At present, there are three methods in which an existing affordable multi-family rental housing project in the City of Victorville can lose its designated low income units.

1. Prepayment of Low Interest Loan Prior to its Maturity Date. This type of loan financed under the National Housing Act provides an underlying subsidized mortgage with maximum rents based upon the lower financing costs of the owner and the rent levels that low-income households could be expected to afford. While the mortgage usually runs for 40 years under this program, owners are allowed to pre-pay the loan and regulate the rents after 20 years. One assisted housing project (Rodeo Drive Apartments) in Victorville has this kind of financing and was eligible to prepay its loan in 1994. Ninety-nine assisted units would have been lost if the loan was prepaid.

However, as of November 1, 1991, the Rodeo Drive Apartments had applied for, and been granted, Section 8 certification for all 99 units. The units will remain very low income units for a 20 year period (the earliest possible cancellation would be November 1, 1997).

2. Cancellation/Expiration of Section 8 Rental Assistance Contract. Under these Section 8 contracts, the federal government provides the project owner with the difference between a tenant's rent contribution (thirty percent of income) and a higher rent set by HCD. These subsidies are tied to the project and cannot be used by tenants if they move elsewhere. The Section 8 contracts are set for a number of years, ranging from five to forty. Some of the contracts permit owners to opt out after every five-year interval. If the owner decides not to renew for the subsequent five-year term because, for example, he/she no longer wants Section 8 tenants or could get higher rents in the open market than HUD will pay, the tenants living in those units will lose their rent assistance and will have to move or pay higher rents. These higher rents either will be the regulated rents set by an underlying FHA-insured mortgage or the actual rents that can be gotten in the open market in projects where there are no other rent restrictions.
3. Expiration of Affordable Housing Component of Mortgage Revenue Bonds. These tax-exempt bonds require that 20 percent of the units meet low to moderate income rental rate limits for the term of the bond or a minimum of 10 years. Four multi-family apartment projects in Victorville assisted with mortgage revenue bonds will fulfill their required 20% Set-Aside term requirement as described in Table 22.

Market vs. Subsidized Rental Rate. It should be noted that the market rental rate in Victorville is in the low and moderate income range. Expiration of the Mortgage Revenue Bond requirement for set-aside is not expected to change the fact that 100 percent of the units in all five projects are currently in the low or moderate income price range. The Avalon Apartments, which set aside four units under this program, pre-paid the loan in 1995 and are no longer required to set aside units for low and moderate income households.

Conversion Analysis

Loan Prepayment - would allow the owner to convert the project to market rate rentals. Since market rental rates are significantly lower than assisted rates, the financial return would not be to the owners advantage.

Section 8 Cancellation - would limit the acceptance of prospective tenants to market rate renters only. Since there is not a high demand for multi-family apartments in the City at the present time, owners are unlikely to cancel this program since it maximizes their number of potential tenants.

20% Site-Aside Expiration - while this form of assistance does not have an option for continuance, it is unlikely that its expiration will affect affordable housing opportunities in Victorville. State adopted 1996 income limits for San Bernardino County set low to moderate rental limits at \$692 to \$1,038 per month, respectively, for a one-bedroom unit. Market rental rates during the same period range from \$425 to \$500 with varying amenities. Since there is an ample supply of multi-family housing in Victorville and the demand for it is not expected to escalate in the near future, the expiration of the 20% Set-Aside should not result in any rental rate increases.

Cost Analysis For Replacement

It is unlikely that owners of the existing multiple family Mortgage Revenue Bond funded projects would convert the existing units; however, based upon a construction cost of \$53.60 to \$68.90 per square foot and an average unit size of 775 square feet per unit, it would cost between \$6.2 and 8 million in 1996 dollars to replace the units funded by Multiple Family Mortgage Revenue Bonds. This loss of available units will be replaced by the increase in Section 8, Scattered Site, and Redevelopment Agency projects.

As indicated in Table 24 there are currently 99 Federally assisted units which may be at risk of conversion within the planning period (1996-2000). The current subsidized rate limits exceed the average rent charged. Because of this, the Rodeo Drive Apartments manager indicated that effective November 1, 1991, all 99 units were covered by one 25 year Section 8 rent subsidy agreement. At this time there is no indication of any intent to convert any of the units to market rate.

The current maximum allowable contract rents are:

Table 24
1996 RENTAL SUBSIDY RATE MAXIMUMS

STUDIO/1 BEDROOM	2 BEDROOM	3 BEDROOM
\$692.00	\$866.00	\$1,005.00
Assumed 2-person household	Assumed 4-person household	Assumed 6-person household

Source: San Bernardino County Department of Economic and Community Development.

[Income and rental limits for multi-family housing revenue bond projects.]

Rate maximums are based upon income categories by household size as provided by the U.S. Department of Housing and Urban Development. Housing is considered affordable if the cost is less than or equal to thirty percent of the total household annual income.

Cost Analysis For Replacement (Update 2000)

Since the current replacement cost for a 775 square-foot unit with a 360 square-foot carport would be approximately \$54,000, it would cost approximately 11 million dollars to replace the units funded by Multiple Family Mortgage Revenue Bonds. As indicated in Table 23a there are currently 99 Federally assisted units which may be at risk of conversion within the planning period (1998-2005). The current subsidized rate limits exceed the average rent charged.

The current maximum allowable contract rents are:

Table 24a
RENTAL SUBSIDY RATE MAXIMUMS (Update 2000)

STUDIO/1 BEDROOM	2 BEDROOM	3 BEDROOM
\$759.00	\$948.00	\$1,100.00
Assumed 2-person household	Assumed 4-person household	Assumed 6-person household

Source: San Bernardino County Department of Economic and Community Development.

[Income and rental limits for multi-family housing revenue bond projects.]

Resources for Preservation

In order to address this potential loss in the City's affordable housing stock, the City would consider the following resources:

- The San Bernardino County Housing Authority (SBCHA) has the capacity to acquire and manage assisted housing units in order to preserve their use for low income households.
- The City has a low-moderate income housing fund (set-aside) implemented through the City's Redevelopment Agency. These funds, as they become available, may be used to construct multiple family units restricted to very low income households to comply with the regional housing needs allocation.
- The City has made a commitment to pursue "entitlement city" status, which would allow the City to receive a greater share of CDBG funding directly from the Department of Housing and Urban Development. Additional funding could be utilized to aid in the development of assisted units through a non-profit corporation.
- Proposition 84, a State general obligation bond program, could potentially serve as a source of funds for unit acquisition/rehabilitation.
- Non-profit corporations can be contacted to solicit their interest in potentially taking ownership of these programs.

In order to maintain Victorville's affordable housing units for as long as possible, all future projects in the City which receive public assistance (including density bonus units) shall have affordable housing covenants filed with the land to ensure the long term affordability of the units.

Resources for Preservation (Update 2000)

Since the last comprehensive revision to the General Plan in July, 1997, the city has been designated as an "entitlement city," which allows the city to receive a greater share of CDBG funding directly from the Department of Housing and Urban Development and provides for the city to be the sole administrator of the funding within its jurisdictional boundaries.

Housing Action Plan

Assuring the availability of adequate housing for all social and economic segments of Victorville's present and future population is a primary goal of the City. To implement this goal, the City of Victorville must target its programs and assistance to those households with the greatest need.

As noted within the "Housing Needs" section, the City of Victorville has not provided the required number of "new construction" very low income housing units pursuant to the Regional Housing Needs Assessment (RHNA). According to RHNA, there is a remaining need for high income housing units. However, since the market is unconstrained for this income level, the lack of high income housing production and sales indicates a lack of actual need. This may be an indication of the inaccuracy of the RHNA numbers and the entire system of allocating need to the City. The housing action plan will focus on the "market constrained" very low income housing needs.

Pursuant to state law (Government Code Section 65584) and guidance by the State Department of Housing and Community Development (HCD), only housing units constructed after July of 1989 (beginning of RHNA period) can be counted toward meeting the RHNA very low income housing units need. Furthermore, once a housing unit (excluding apartments) is sold at a purchase price exceeding the very low income level, all subsequent purchases of the property cannot be counted even if the price is affordable to a very low income household. While 406 previously-owned single family residences were sold in Victorville in 1995 at prices affordable to very low income families (First American Title "Comparable Sales") none of these "re-sales" are recognized as contributing to the very low income housing stock of the City. Continued efforts should be made to modify the position of HCD through an amendment to state law clearly allowing the use of existing units to comply with the regional housing needs assessment.

In order to comply with the RHNA numbers allocated to the City of Victorville, 522 housing units must be newly constructed and made available for purchase or rent by very low income households. There are several options for achieving this number of units as discussed below. The private market has developed thirty-one single family detached units and twenty-eight apartment units since July of 1989 which are affordable to very low income families. In addition, the San Bernardino County Department of Economic and Community Development has assisted eleven

very low income families purchase homes through the single family mortgage revenue bond and homeownership assistance programs. The private development market, even with the use of housing assistance programs, is not providing enough very low income units to comply with RHNA in the next ten years. However, with only 130 persons on the waiting list for Section 8 assistance and so few very low income households taking advantage of housing assistance programs, it is questionable whether the allocation of the very low income units accurately reflects the City's needs.

Housing Action Plan (Update 2000)

As was identified within the Housing Needs "Summary of Needs (Update 2000)" section, the city has been assigned through the Regional Housing Needs Assessment (RHNA) a new construction assessment of 5,323 units. The number of assigned units has been subdivided into income requirements as follows: Very Low Income 1,425 units; Low Income, 930 units; Moderate Income, 1,188 units; and High Income, 1,779 units. Since the RHNA period began on January 1, 1998 and concludes on July 1, 2005, the average annual new construction need equates to 710 units per year. New construction, based on utility releases, over the previous complete five-year period (1995 – 1999) averaged 308 units. The average between 1996 – 2000, when doubling the first six-month data for 2000 to provide an annual estimate, the average is 294 units. Since the city is already into the RHNA period by two and one-half years (to July 1, 2000), 1,775 units should have been constructed within this time-frame to meet the RHNA target. Between January 1, 1998 and July 1, 2000, 732 new units have been added to the city's inventory which is deficient by 1,043 units. In other words, only forty-one percent of the new construction obligation has been met for this two and one-half year period which indicates that the new construction need is unrealistic and substantially higher than actual need.

In order to comply with the adopted RHNA number of 5,323, an additional 1,180 very low income, 573 low income, 1,063 moderate income, and 1,774 high income new dwelling units would have to be constructed or substantially rehabilitated by July 2005. Therefore, an average of 918 dwelling units would have to be constructed annually to meet the 5,323 RHNA number.

It should be noted that the SCAG Regional Council adopted at its November 2, 2000, meeting a revision to Victorville's new construction need from 5,323 units to 2,500 units. However, the Department of Housing and Community Development (HCD) rejected the revised numbers and indicated the original new construction need must remain. Had the revised numbers been allowed by HCD, new construction and growth would have been commensurate with the SCAG approved RHNA target.

The new construction developed during the first two and one-half year period of the RHNA as well as utilizing either of the aforementioned five-year periods, leads to the conclusion that the new construction need of 5,323 identified in the draft RHNA is unrealistic. Further, although the city provides an environment that does not constrain housing development it is most likely that meeting the HCD approved RHNA numbers would be unachievable unless there is a substantial increase in housing market demand.

In addition to the new construction outlined above, California Government Code section 65583.1 allows up to twenty-five percent of a community's RHNA obligation for low and very low income housing to be met by the substantial rehabilitation of existing dwelling units under certain conditions. Examples of these conditions include that the local government determines that the unit is identified as an imminent risk of loss to the housing stock, the local government has committed to provide relocation assistance to the occupants, the local government requires that any displaced occupants have the right to reoccupy the rehabilitated unit, and the unit has been cited and found by the local code enforcement agency or a court to be unfit for human habitation and vacated or subject to being vacated because of the existence for not less than 120 days. Additionally, the rehabilitated unit must be subject to long-term affordability covenants. If the unit is subject to the covenants for ten to less than twenty years, only one unit may be counted for every three rehabilitated units. If the unit is subject to a covenant for low and very low income housing for twenty years or more, the unit shall be credited on a one to one ratio. In order for apartment complexes greater than sixteen units to qualify, they must be subject to affordability covenants of not less than thirty years. However, substantial rehabilitation in the City of Victorville is not a significant housing need since approximately seventy percent of Victorville's housing stock has been constructed in the last 20 years. Consequently, substantial rehabilitation will have no significant effect on meeting the assigned construction needs.

Assist Non-Profit Development

Redevelopment set-aside monies (housing fund) could be used to assist a non-profit developer in the construction of multiple-family or single family residences specifically for rent or sale to very low income families ensuring that funds are expended only upon this targeted income category. The RDA expended set-aside funds in 1991 to complete a 140 unit multi-family housing project. The estimated cost to construct a similar project in 1996 is 10,383,398, while the estimated cost to construct 140 single family residences is 11,718,000 (see Tables 25 and 26). Therefore, apartments would be more cost effective than individual detached housing units. However, in order to comply with the RHNA requirement for very low income housing units, nearly four times the number of units would have to be provided at an estimated cost of approximately \$38,715,250.

Table 25
ESTIMATED COSTS OF APARTMENT CONSTRUCTION

<u>Construction Cost/Square Foot</u>	
Living Area	50.38
Carport	13.06
A/C	2.82
<u>Unit/Carport Area</u>	
Living Area	1,300 square feet
Carport	360 square feet
<u>Area x Cost/Square Foot</u>	
1,300 x 50.38 =	\$65,494.00
360 x 13.06 =	4,702.00
1,300 x 2.82 =	3,666.00
	\$73,862.00 ¹
<u>Off-Sites</u>	<u>Cost/Linear Foot</u>
Street, curb, gutter, sidewalk, lights	\$48.33/Linear Foot
Sewer	+16.66/Linear Foot
662_ per lot x \$64.99 =	\$43,023.38
	\$305.13/unit
TOTAL COST/UNIT EXCLUDING LAND =	\$74,167.13
140 units x \$74,167.13 =	\$10,383,398.20
¹ Note: These estimated costs include contractor profit. Source: Building Standards/November-December 1995 issue "Building Valuation Data;" Building Department; Engineering Department.	

Table 25a
ESTIMATED COSTS OF APARTMENT CONSTRUCTION (Update 2000)

<u>Construction Cost/Square Foot</u>	
Living Area	\$59.00
Carport	\$15.30
A/C	\$3.20
<u>Unit/Carport Area</u>	
Living Area	1,300 square feet
Carport	360 square feet
<u>Area x Cost/Square Foot</u>	
1,300 x \$59.00 =	\$76,700.00
360 x \$15.30 =	\$5,508.00
1,300 x \$3.20 =	\$4,160.00
	\$86,368.00 ¹
<u>Off-Site Improvements</u>	<u>Cost/Linear Foot</u>
Street, curb, gutter, sidewalk, lights	\$45.00/Linear Foot
Sewer	+\$20.00/Linear Foot
662' per lot x \$65.00 =	\$43,030.00
	\$307.36/unit
TOTAL COST/UNIT EXCLUDING LAND =	\$86,675.36
Average Land Cost/Acre	\$9,000.00
140 units x \$86,675.36 + 10 (acres) x \$9,000.00 =	\$12,224,550.40
¹ Note: These estimated costs include contractor profit. Source: Building Standards/November-April, 1999 issue "Building Valuation Data;" Building Department; Engineering Department; The Bradco Companies.	

Table 26
ESTIMATED COSTS OF SINGLE FAMILY HOUSING CONSTRUCTION

<u>Construction Cost/Square Foot</u>	
Living Area	53.50
Garage	19.36
A/C	2.82
<u>Unit/Garage Area</u>	
Living Area	1,300 square feet
Garage	360 square feet
<u>Area x Cost/Square Foot</u>	
1,300 x 53.50 =	\$69,290.00
360 x 19.36 =	6,970.00
1,300 x 2.82 =	<u>3,666.00</u>
	\$79,926.00 ¹
<u>Off-Sites</u>	<u>Cost/Linear Foot</u>
Street, curb, gutter, sidewalk, lights	\$33.33/Linear Foot
Sewer	<u>+16.66/Linear Foot</u>
66' per lot x \$50.00 =	\$3,300.00
TOTAL COST/UNIT EXCLUDING LAND =	\$83,226.00
140 units x \$83,266.00 =	\$11,651,640.00
¹ Note: These estimated costs include contractor profit. Source: Building Standards/November-December 1995 issue "Building Valuation Data;" Building Department; Engineering Department.	

According to the five year implementation plan for the Bear Valley Road/Hook Boulevard Redevelopment Area, the housing fund is anticipated to be approximately 5.5 million dollars by fiscal year 1998-1999. Assuming that the fund continues to grow at a rate of approximately three percent annually, the housing fund should equal approximately 11 million dollars by the end of the planning period (2005). The cost of constructing enough apartment units to comply with RHNA numbers for very low income households alone would be three and one-half times the anticipated revenue by the year 2005.

Table 26a
ESTIMATED COSTS OF SINGLE FAMILY HOUSING CONSTRUCTION (Update 2000)

<u>Construction Cost/Square Foot</u>	
Living Area	\$62.30
Garage	\$22.50
A/C	\$3.20
<u>Unit/Garage Area</u>	
Living Area	1,300 square feet
Garage	360 square feet
<u>Area x Cost/Square Foot</u>	
1,300 x \$62.30 =	\$80,990.00
360 x \$22.50 =	\$8,100.00
1,300 x \$3.20 =	\$4,160.00
	\$93,250.00 ¹
<u>Off-Site Improvements</u>	<u>Cost/Linear Foot</u>
Street, curb, gutter, sidewalk, lights	\$35.00/Linear Foot
Sewer	+\$20.00/Linear Foot
66' per lot x \$55.00 =	\$3,630.00
TOTAL COST/UNIT EXCLUDING LAND =	\$96,880.00
Average Land Cost/Acre	\$12,625.00
140 units x \$96,880.00 + 30 (acres) x \$12,625.00 =	\$13,941,950.00
¹ Note: These estimated costs include contractor profit. Source: Building Standards/November-April 1999 issue "Building Valuation Data;" Building Department; Engineering Department; The Bradco Companies.	

Assist Non-Profit Development (Update 2000)

The estimated cost to construct a 140-unit multiple family housing project in 2000 would be \$12,224,550, whereas the estimated cost to construct 140 single family residences is \$13,941,950(see Tables 25a and 26a). Therefore, apartments would be more cost effective than individual detached housing units. However, in order to meet the RHNA requirement for very low income housing units (1,425), over ten times the number of units would have to be constructed at an estimated cost of \$124,428,455.

The latest five-year implementation plan (Fiscal Year 1999-2000 through 2003-2004) for the Bear Valley Road/Hook Boulevard Redevelopment Project Area indicates that the affordable housing fund (Low and Moderate Income Housing Fund) is anticipated to accrue \$5,946,547 by fiscal year 2003-2004. Based on the average growth rate of the affordable housing fund as indicated in the plan, the fund is estimated to accrue approximately \$6,993,162 for fiscal year 2004-2005, which is the conclusion of the RHNA planning period. This fund is what should be available to fund the Agency's on-going low and moderate income housing projects. Since the funds are continually expended, there would not be sufficient funding to construct the number of units for very low income households by the year 2005.

Housing fund monies could be used to augment other housing assistance programs to provide multiple-family housing units affordable to very low income households. These programs include the following:

Low Income Housing Tax Credit Program - This program provides both Federal and State income tax credit, based on the cost of constructing lower income housing, to the developer/owner of such a project. Construction and permanent financing from another source is required. Priority is given to very low income housing projects and to projects that provide for large family units with three to four bedrooms.

Affordable Housing Program - This program provides grants or loans for purchase, construction and rehabilitation of affordable housing for very low income, low and moderate income households. The amount of grants and loans depends on the amount of assistance required to make the project feasible. No matching funds are required and very low income housing projects are the second highest priority for funding.

There are other programs which provide low interest, fixed rate, insured mortgages as well as construction loans to developers of lower income housing projects.

Assist Private Developments

Although private development of multiple family dwelling units is more cost effective, the housing market demand does not support such projects. It is unlikely that a private developer, even with financial incentives, would be willing to make the primary long-term financial commitment toward an apartment complex. However, the housing market demand is supporting the development of single family detached homes affordable to low income households (eighty percent of county median income). A survey of new construction home prices within tract developments in Victorville indicates sale prices for three bedroom/two bath homes ranging from \$76,990 to \$119,990 with livable areas from 1,123 to 1,705 square feet (April 1996).

Therefore, the City may be able to assist individual homebuyers within Victorville by augmenting existing housing assistance programs. Housing fund monies could be used to "buy down" interest rates or match down payments or pay closing costs in conjunction with other housing programs such as the San Bernardino County Homeownership Assistance Program. This program provides a deferred loan (silent second) secured by a second trust deed for which there

are no monthly payments and no interest until the property is sold or transferred. The deferred loan reduces monthly mortgage payments and the debt to income ratio making it easier to qualify for the primary home loan with a private lender. Because the difference between new construction market value and the sales price affordable to very low income households is minor, RDA housing fund monies can be leveraged to assist a greater number of targeted households. While the county Homeownership Assistance Program is available for the purchase of existing units and to low income households, the City would only offer additional assistance (housing fund) to very low income households purchasing newly constructed units in compliance with HCD requirements for satisfying RHNA numbers.

Assist Private Developments (Update 2000)

A survey of new construction home prices within tract developments in Victorville indicates sale prices for three bedroom/two bath homes ranging from \$90,000 to \$145,900 with livable areas from 1,317 to 2,166 square feet (August, 2000). These sale prices fall within the low and median income range in 2000.

FHA 203(b) - The FHA 203(b) program provides loan guarantees in the form of mortgage payment insurance. Loans are processed by private mortgage lenders and approved based upon the home buyer's credit record, cash-on-hand and income. A three percent down payment is required; however, this as well as the closing costs can be a gift as long as it does not come from the lender, developer or broker. Furthermore, public assistance (welfare) and other housing program assistance is counted as income for purposes of qualifying applicants. The FHA 203(b) program allows many applicants to qualify for loans by removing some of the risk from the lenders and by allowing gift monies which reduce or eliminate up-front costs.

Where a gap still exists between the price of a home and the price affordable to a very low income household, the City's housing funds could be used to help qualify the homebuyer. However, since the FHA 203(b) program makes it possible for the homebuyer to qualify for a loan without expending any personal funds, there is little incentive for the household to continue making the monthly mortgage payments. Therefore any housing fund monies used to help qualify applicants should be made in the form of a deferred loan (silent second) such that re-payment is required upon the sale or transfer of the property. The repayment could be forgiven after ten years of ownership. In those cases where the applicant provides personal funds for down payment and closing costs the City could match such funds in the form of a grant to help the household qualify. A minimum three percent personal investment by the applicant should be required in order to qualify for matching grant money from the housing fund.

In order to further provide the use of housing fund moneys specifically for very low income households, agreements could be signed with private developers who construct affordable housing as very low income households are qualified by private lending institutions. In this manner the City retains some control over the price of the homes and minimizes the amount of housing fund expenditures per household.

Northgate Village Apartments (Section 8)

The Northgate Village Apartments are required to reserve twenty-eight units for low and moderate income households and four of these units for very low income households. There are currently twenty-eight very low income households residing at the apartment complex (April 1996). The remaining 112 units could be rented at rates affordable to very low income households thereby furthering the City's attempt to provide affordable housing for this income group in compliance with the RHNA numbers. The Housing Authority administers a housing voucher program which allows qualified households to rent units at thirty percent of their annual gross income. The Housing Authority advertises and directs individuals to apartments covered by the voucher program. The Housing Authority allows a payment standard of maximum rents as follows:

One-bedroom	\$425.00
Two-bedroom	\$531.00
Three-bedroom	\$762.00
Four-bedroom	\$906.00

The current rental rates at Northgate Village Apartments are as follows:

One-bedroom	\$395.00
Two-bedroom	\$475.00
Three-bedroom	\$550.00

Acceptance of Section 8 housing vouchers would further subsidize rental rates allowing a complete conversion to very low income levels.

Northgate Village Apartments (Section 8) (Update 2000)

The 2000 rental rates at Northgate Village Apartments are as follows:

<i>One-bedroom</i>	<i>\$380.00</i>
<i>Two-bedroom</i>	<i>\$455.00</i>
<i>Three-bedroom</i>	<i>\$545.00</i>

The City will continue to evaluate housing assistance programs to determine their value in furthering the provision of newly constructed very low income housing units as well as seek efficient methods for expending housing fund monies. The primary focus will be to comply with the RHNA figures using housing assistance programs and housing fund monies. Table 27 indicates the City's five and ten year goals for developing the required number of newly constructed units as well as the number of units anticipated under on-going rehabilitation, conservation and housing assistance programs.

Table 27
VICTORVILLE HOUSING ACTION PLAN 1995-2005

Existing (1989-1995)	Development Goal (1995-2000)	Development Goal (2000-2005)	Total (2005)	Action Taken and Continuing Programs	Funding Source	Responsible Agency Activities
DEVELOPMENT						
(New Construction) - Very Low Income Units - Single Family Residential						
42 (20 in 1995)	100 units	100 units	200	Provide additional assistance to allow very low income households to qualify for home loans through the use of housing fund (RDA) monies in conjunction with housing assistance programs. Anticipated production of homes within redevelopment area of which 6% of total units shall be affordable to very low income households. (Section 33413(b)(2) Health & Safety Code).	20% Set-Aside (housing fund) Redevelopment Agency. San Bernardino County Homeownership Assistance Program Consortium - ECD. FHA 203(b) Program - HUD.	RDA: coordinate distribution of housing funds with housing assistance program allocations. Retain development agreements with private developments limiting the sale price of homes and specifying the income limits of homebuyers and maximum housing fund assistance.
(New Construction) - Very Low Income Units - Multiple-Family Residential						
56 2 apartment complexes	56 units	56 units	112	Make all units affordable and available to very low income households at Northgate Village Apartments	Accept Section 8 Voucher Program - San Bernardino County Housing Authority.	RDA: list Northgate Village Apartments with the Housing Authority through participation in the voucher program.
DEVELOPMENT						
(Existing Programs) - Anticipated additional very low income units						
22	25 units - scattered site program	25 units	50	6 units provided in 1995. 5 scattered site units projected per fiscal year based on existing program.	HUD - through San Bernardino County Housing Authority Scattered Site Housing Program	CMO: identify sites and coordinate City approval with San Bernardino County Housing Authority.
REHABILITATION						
Anticipated loans and grants to lower income senior citizen and handicapped households to make housing repairs						
170	50 owner/rental units	50 units	100	Anticipate the rehabilitation of 10 units per year. 6 senior repair jobs were completed in 1995. 7 repairs are in progress as of 1996 with 9 new applications received.	CDBG, Home Improvement Loan Program, Rental Rehab., Senior Repair	RDA: qualify and finance owner rehabilitation of rental units. CMO: coordinate City approval of construction activities.
CONSERVATION						
Conserve low-moderate income rental units when 20% affordability requirement of the project's Mortgage Revenue Bond expires						

CHA = County Housing Authority
ECD = San Bernardino County Office of Community Development

CMO = City Manager's Office
PD = Planning Department

BD = Building Department
RDA = Redevelopment Agency

Table 27
VICTORVILLE HOUSING ACTION PLAN 1995-2005

Existing (1989-1995)	Development Goal (1995-2000)	Development Goal (2000-2005)	Total (2005)	Action Taken and Continuing Programs	Funding Source	Responsible Agency Activities
N/A	During this planning period there were 4 units which converted from low and moderate income. Market rents are lower than maximum rental limits.	Subsidize the following units if at the time the bond expires, market rate rents are higher than low/moderate income rental limits ¹		City will coordinate with owners to maintain low and moderate income units through other funding programs.	Redevelopment set-aside, HUD, Section 8 vouchers	CMO: negotiations with property owners.
°Gold West Apartments 88 total units	18 units: (2000)	N/A				
°Summer Breeze 168 total units	N/A	34 units: (2004)				
°Newporter Apartments 200 total units	40 units: (1998)	N/A				
°Wimbledon 289 total units	N/A	N/A (58 units contracted - 2015)				
ALTERNATIVE HOUSING PROGRAMS						
Encourage establishing homeless/emergency shelters to satisfy the City's fair share of the Victor Valley needs						
55	Provide assistance to organizations to establish homeless shelters	Provide assistance to organizations to establish homeless shelters		The City is working with surrounding jurisdictions to provide for 260 additional beds in emergency shelter housing.	CDBG	CMO: coordinate City approval process and negotiate funding programs. BD: inspect and ensure compliance with safety standards.
\$5,000 CDBG Grant 1996	To locate and obtain additional funding sources.	To locate and obtain additional funding sources.		The City is coordinating efforts to retain funding from surrounding jurisdictions.	CDBG	CMO: negotiations with surrounding jurisdictions.
Established in Zoning Ordinance 1991	Allow emergency shelters for the homeless in R-2, R-	Ongoing review of code sections.		Zoning Ord. amendment has been approved. The City will continue to review and update zoning and	N/A	PD: review and revise code sections as directed by CMO

¹ January 1996 market rental rates were lower than the low-moderate maximum rental rates.

Table 27
VICTORVILLE HOUSING ACTION PLAN 1995-2005

Existing (1989-1995)	Development Goal (1995-2000)	Development Goal (2000-2005)	Total (2005)	Action Taken and Continuing Programs	Funding Source	Responsible Agency Activities
	and moderate income. Market rents are lower than maximum rental limits.	rents are higher than low/moderate income rental limits ¹		programs.		
°Gold West Apartments 88 total units	18 units: (2000)	N/A				
°Summer Breeze 168 total units	N/A	34 units: (2004)				
°Newporter Apartments 200 total units	40 units: (1998)	N/A				
°Wimbledon 289 total units	N/A	N/A (58 units contracted - 2015)				
ALTERNATIVE HOUSING PROGRAMS						
Encourage establishing homeless/emergency shelters to satisfy the City's fair share of the Victor Valley needs						
55	Provide assistance to organizations to establish homeless shelters	Provide assistance to organizations to establish homeless shelters		The City is working with surrounding jurisdictions to provide for 260 additional beds in emergency shelter housing.	CDBG	CMO: coordinate City approval process and negotiate funding programs. BD: inspect and ensure compliance with safety standards.
\$5,000 CDBG Grant 1996	To locate and obtain additional funding sources.	To locate and obtain additional funding sources.		The City is coordinating efforts to retain funding from surrounding jurisdictions.	CDBG	CMO: negotiations with surrounding jurisdictions.
Established in Zoning Ordinance 1991	Allow emergency shelters for the homeless in R-2, R-3, R-4, C-1, C-2, C-A, C-M, I.P.D., M-2, and M-2 zone districts subject to a conditional use permit	Ongoing review of code sections.		Zoning Ord. amendment has been approved. The City will continue to review and update zoning and building codes as necessary.	N/A	PD: review and revise code sections as directed by CMO

¹ January 1996 market rental rates were lower than the low-moderate maximum rental rates.

GOALS, POLICIES, AND IMPLEMENTATION MEASURES AND PROGRAMS

GOAL 1: Victorville as a community which encourages the provisions of a wide range of housing by location, type of unit, and price to meet the existing and future housing needs in Victorville.

POLICY 1.1: The City will continue to ensure that there exists a wide variety of multi-family zone districts with varying densities, as well as single family residential zone districts allowing for a wide range of lot sizes.

Imp. 1: Portions of the City which are designated for high density residential land use include minimum density development standards to ensure a varying multiple family housing mix.

Imp. 2: The zoning ordinance will continue to provide for a density bonus when a developer of housing agrees to construct at least twenty-five percent (25%) of the units at a price affordable to low and moderate income households or ten percent (10%) of the units affordable to very low income households.

Imp. 3: The Zoning Ordinance provides for specific plans, planned unit developments, and combining districts for the purpose of providing flexibility in land use and development standards. These provisions allow for a wide range of housing types, lot sizes and densities for single and multiple family residential developments to meet social and economic needs within the community.

Imp. 4: The City Redevelopment Agency has expended housing fund monies to purchase and complete construction of a multiple family housing project for the purpose of making affordable units available to a range of economic levels, particularly the very low and low income categories.

Imp. 5: The City Redevelopment Agency, through a non-profit development corporation, will pursue implementation of a "silent second" loan program to assist homebuyers in the very low income category with matching down payment, or reduced interest rate or closing costs.

POLICY 1.2: The City will discourage the concentration of housing constructed expressly for low and moderate income households in any single planning area.

Imp. 1: The City Redevelopment Agency, through a non-profit development corporation, will pursue implementation of a "silent second" loan program to assist homebuyers in the very low income category with matching down payment, or reduced interest rate or closing costs.

Imp. 2: The zoning ordinance makes provision for a density bonus when a developer of housing agrees to construct at least twenty-five percent (25%) of the units at a

price affordable to low and moderate income households or ten percent (10%) of the units affordable to very low income households.

Imp. 3: The City Redevelopment Agency will consider implementation of a "scattered site housing program" to provide rental assistance to low and moderate income households throughout the City upon compliance with the City's Regional Housing Needs Allocation.

POLICY 1.3: The City will continue to apply consistent regulations to ensure project completion.

Imp. 1: Apply all zoning regulations in effect at the time the application is deemed completed for subsequent non-vested project development, excepting any time extensions or project modifications.

Imp. 2: The City will continue to actively participate in vesting agreements to help ensure large-scale housing projects can develop under the rules in effect at the time of application.

POLICY 1.4: The City will continue to cooperate with non-profit organizations to provide emergency shelter for the homeless in the City.

Imp. 1: The City will continue to make provisions for homeless shelters within the City.

POLICY 1.5: The City will encourage developers of new residential areas to provide units in a wide price range to ensure that new housing is available to low and moderate income households.

Imp. 1: The City Redevelopment Agency, through a non-profit development corporation, will pursue implementation of a "silent second" loan program to assist homebuyers in the very low income category with matching down payment, or reduced interest rate or closing costs.

Imp. 2: The zoning ordinance will continue to make provision for a density bonus when a developer of housing agrees to construct at least twenty-five percent (25%) of the units at a price affordable to low and moderate income households or ten percent (10%) of the units affordable to very low income households.

Imp. 3: The Zoning Ordinance provides for specific plans, planned unit developments, and combining districts for the purpose of providing flexibility in land use and development standards. These provisions allow for a wide range of housing types, lot sizes and densities for single and multiple family residential developments to meet social and economic needs within the community.

Imp. 4: The Zoning Ordinance allows for minimum dwelling unit sizes, ranging from 120 square feet for single room occupancy units to 800 square feet for single family dwelling units.

GOAL 2: Victorville as a community which provides for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

POLICY 2.1: The City will support ongoing efforts of the State and County to enforce fair-housing laws.

Imp. 1: The City will investigate all complaints related to housing discrimination and refer them to the appropriate agency.

GOAL 3: Victorville as a community which encourages the maintenance and preservation of the existing housing stock.

POLICY 3.1: The City will continue to cooperate with non-profit organizations to provide emergency shelter for the homeless in the City.

Imp. 1: The City will continue to make provisions for homeless shelters within the City.

POLICY 3.2: The City will continue to require that all substandard units in the City are improved so that they comply, where required, with the existing building and safety code.

Imp. 1: The City will enforce the existing building and safety code through existing, and, if necessary, expanded code enforcement efforts.

POLICY 3.3: The City will use available programs to assist property owners that can demonstrate financial need in the upgrading of the substandard units.

Imp. 1: The City Redevelopment Agency will consider implementation of a housing rehabilitation assistance program.

POLICY 3.4: The City will consider the use of all federal, state, and local financing and subsidy programs which can be used to preserve existing assisted housing developments for lower income households.

Imp. 1: The City Redevelopment Agency will consider implementation of an affordable housing conservation program, if necessary, to retain existing assisted housing units for lower income households which are converting to market rate rental units.

Imp. 2: The City will compile a list of all existing government assisted multi-family rental projects eligible to change to non-low income housing uses due to loan pre-payment or expiration of Section 8 rental assistance or expiration of 20% Set-Aside requirement of Mortgage Revenue Bonds.

Imp. 3: The City, prior to attaining "entitled city" status, will maintain a current list of housing assistance programs available through the County of San Bernardino.

Imp. 4: The City will maintain a current list of housing assistance programs through the Affordable Housing Financial Clearinghouse provided by the State Department of Housing and Community Development

GOAL 4: Victorville as a community which encourages the proper utilization of the undeveloped residential areas of the City.

POLICY 4.1: The City will consider promoting infill development.

Imp. 1: The City will consider preparation of a study to compare the fiscal affect of infill versus peripheral development upon the City, as well as the potential affects on congestion management and air quality.

GOAL 5: Victorville as a city encouraging changes in State housing law to accurately reflect community housing needs.

POLICY 5.1: The City will support legislation which seeks to recognize existing development in the formulation of Regional Housing Needs Allocation.

Imp. 1: The City shall support the inclusion of existing and rehabilitated housing units toward compliance with Regional Housing Need Allocation.

Imp. 2: The City shall support the recognition of homeless shelters as providing housing units in compliance with Regional Housing Need Allocation.

U.C. BERKELEY LIBRARIES



C101746671

